HealthNow New York, Inc.
d/b/a BlueShield of Northeastern New York
Large Group File and Approve
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Rates Effective 1/1/2015

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HealthNow New York, Inc.
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Benefit Descriptions

Form Number	Product Name	Description
BS-NNY-1	Par Plus (PP)	An indemnity health care plan with first dollar coverage for hospital and medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Unpaid balances and additional benefits are subject to deductible and coinsurance.
BS-PPR-1A	PP Rider	Rider to Par Plus to Increase the Inpatient Days of Care to 120 or 365.
BS-PPR-2A	PP Rider	Rider to Par Plus to change Coinsurance to 80% or 90%.
BS-PPR-3	PP Rider	Rider to Par Plus to Increase the Deductible to $100 or $200.
BS-R-22	PP Rider	Rider to Par Plus to Add a $2,000 Additional Benefit waiver.
BS-CC-1AB	Care Plus (CP)	An indemnity health care plan with a $240 deductible for hospital and first dollar coverage for medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Unpaid balances and additional benefits are subject to deductible and coinsurance.
BS-CCR-1AB	CP Rider	Rider to Care Plus to Increase the Deductible to $300 or $500.
BS-R-79	CP Rider	Rider to delete prescription drug coverage from additional benefits. Coverage is replaced with BS-R-10A (REV), BS-R-82, or BS-SBPD-1.
BS-CCM-1 (REV)	Secure Blue (SB)	An indemnity health care plan with all benefits, hospital, medical/surgical, and additional benefits, subject to deductible and coinsurance, then paid in accordance with BSNENY schedule of allowances. Office visits are not subject to deductible and coinsurance, and are paid in full after a copayment of the lesser of $10 or 20%. Coinsurance provisions are 80% for participating physicians and 70% for non-participating physicians.
BS-R-159	SB Rider	Rider to Secure Blue to change the contract to Secure Blue Extra. Secure Blue Extra is an indemnity health care plan with first dollar coverage for hospital and medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Additional benefits are subject to deductible and coinsurance. Coinsurance provisions are 100% for participating physicians and 90%$ for non-participating physicians.
BS-R-139	SB Rider	Rider to Secure Blue Extra to Add a $240 Hospital Deductible.
BS-R-10A (REV)	Prescription Drug Rider	Prescription Drug Card with one copay for generic and brand prescriptions ${0.00 - 10.00}. Rider to health contract.
BS-R-95(REV)	Maintenance Drug Rider	Maintenance Drug Program with one copay for generic and brand prescriptions ${0.00 - 10.00}. Rider to health contract.
BS-R-82	Prescription Drug Rider	Prescription Drug Card with ${0.00 - 10.00} generic copay and ${0.00 - 10.00} brand copay. Rider to health contract.
BS-SBPD-1	Prescription Drug Contract	Freestanding drug contract with coinsurance options of 80%/20% or 50%/50% and an optional $50 deductible.
BS-MS-A	Medicare A	Medicare standard plan A.
BS-MS-B	Medicare B	Medicare standard plan B.
BS-MS-C	Medicare C	Medicare standard plan C.
BS-MS-H	Medicare H	Medicare standard plan H.

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Benefit Descriptions

Form Number	Product Name	Description
BS-MSC-1	Golden Plus	Medicare supplemental policy parts A & B.
BS-MSC-R1	Golden Plus Four	Rider to Golden Plus amends payments to BS-MSC-1.
BS-R-17	Hearing Rider	Adds hearing care benefits subject to the deductible/coinsurance provisions of the contract.
BS-R-18	Vision Rider	Vision care benefits subject to the deductible and coinsurance to a maximum of : Exam - $50; Frames - $50; Single Lenses - $40; Bifocals - $50; Trifocals - $70; Contacts - $200; Lenticular - $100.
BS-R-19	Private Duty Nursing Rider	Rider to Golden Plus to add 750 hours of Private Duty Nursing.
BS-65A	Over 65	Medicare supplemental policy to Medicare part B.
BS-DIC-2	Dental Contract	An indemnity dental care plan paid in accordance with BSNENY indemnity fee schedule.
BS-DR-7	Dental Rider	Rider to Dental to Add student to age 25 coverage.
BS-DENT-2	Dental Contract	An indemnity dental care plan paid in accordance with BSNENY fee schedule. Product includes options for coinsurance on preventative benefits and optional orthodontic coverage/ preventative @100% or 80%, with or without Orthodontics.
BS-VOLDENT	Voluntary Dental Contract	A voluntary indemnity dental care plan paid in accordance with BSNENY fee schedule.
BS-R-63	Sterilization Rider	Rider to delete coverage for sterilization to indemnity contracts.
BS-R-96	Abortion Rider	Rider to delete coverage for elective abortion to indemnity contracts.
BS-R-66 FS (REV)	Federal Mandate	COBRA - Federal Mandate
BS-R-21 A	NYS Mandate	Alcohol and Substance Abuse
BS-R-40 A	NYS Mandate	Social Work Benefits
BS-R-98 (REV)	NYS Mandate	Mammography Screening
BS-R-120	NYS Mandate	Cancer Drug Therapy
BS-R-64A	BS Mandate	Ambulatory Facility
BS-R-71	BS Mandate	Outpatient Anesthesia for Surgical & Birthing Centers
BS-R-92	BS Mandate	Amend PDN Benefits
BS-R-21	NYS M/A Rider	Alcohol and Substance Abuse

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Rating Regions

Indemnity Region	Counties
NENY 1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schnectady, Schoharie, Warren, Washington, Clinton, Essex
NENY 2	Dutchess, Orange, Putnam, Sullivan, Ulster

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Rates Effective 1/1/2015
Region 1

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-DIC-2 - FREESTANDING DENTAL CONTRACT							
SINGLE 2 TIER RATES	$8.47	**$9.31**	$0.84	9.9%	1/1/2014	0.0%	9.9%
FAMILY 2 TIER RATES	$26.23	**$28.83**	$2.60	9.9%	1/1/2014	0.0%	9.9%
FORM # BS-DR-7 - DENTAL STUDENT RIDER - ADD STUDENT COVERAGE TO AGE 25							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 1 - 80% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$14.90	**$16.38**	$1.48	9.9%	1/1/2014	0.0%	9.9%
FAMILY 2 TIER RATES	$40.25	**$44.25**	$4.00	9.9%	1/1/2014	0.0%	9.9%
TWO PERSON 3 & 4 TIER RATES	$30.56	**$33.59**	$3.03	9.9%	1/1/2014	0.0%	9.9%
FAMILY 3 TIER RATES	$45.02	**$49.49**	$4.47	9.9%	1/1/2014	0.0%	9.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$31.30	**$34.41**	$3.11	9.9%	1/1/2014	0.0%	9.9%
FAMILY 4 TIER RATES	$47.14	**$51.83**	$4.69	9.9%	1/1/2014	0.0%	9.9%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 2 - 80% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$17.91	**$19.70**	$1.79	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$48.39	**$53.22**	$4.83	10.0%	1/1/2014	0.0%	10.0%
TWO PERSON 3 & 4 TIER RATES	$36.73	**$40.40**	$3.67	10.0%	1/1/2014	0.0%	10.0%
FAMILY 3 TIER RATES	$54.12	**$59.53**	$5.41	10.0%	1/1/2014	0.0%	10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$37.63	**$41.39**	$3.76	10.0%	1/1/2014	0.0%	10.0%
FAMILY 4 TIER RATES	$56.67	**$62.33**	$5.66	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 4 - 100% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$16.92	**$18.61**	$1.69	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$45.71	**$50.28**	$4.57	10.0%	1/1/2014	0.0%	10.0%
TWO PERSON 3 & 4 TIER RATES	$34.70	**$38.17**	$3.47	10.0%	1/1/2014	0.0%	10.0%
FAMILY 3 TIER RATES	$51.13	**$56.23**	$5.10	10.0%	1/1/2014	0.0%	10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.55	**$39.10**	$3.55	10.0%	1/1/2014	0.0%	10.0%
FAMILY 4 TIER RATES	$53.53	**$58.88**	$5.35	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 3 - 100% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$19.94	**$21.93**	$1.99	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$53.87	**$59.25**	$5.38	10.0%	1/1/2014	0.0%	10.0%
TWO PERSON 3 & 4 TIER RATES	$40.89	**$44.97**	$4.08	10.0%	1/1/2014	0.0%	10.0%
FAMILY 3 TIER RATES	$60.25	**$66.26**	$6.01	10.0%	1/1/2014	0.0%	10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$41.89	**$46.07**	$4.18	10.0%	1/1/2014	0.0%	10.0%
FAMILY 4 TIER RATES	$63.09	**$69.39**	$6.30	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-VOLDENT - VOLUNTARY DENTAL							
SINGLE 2 TIER RATES	$19.90	**$21.89**	$1.99	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$53.76	**$59.14**	$5.38	10.0%	1/1/2014	0.0%	10.0%

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Rates Effective 1/1/2015
Region 1

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-R-215 - CROWN RIDER WITH $500 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$3.40	**$3.74**	$0.34	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$8.85	**$9.73**	$0.88	9.9%	1/1/2014	0.0%	9.9%
TWO PERSON 3 & 4 TIER RATES	$6.98	**$7.68**	$0.70	10.0%	1/1/2014	0.0%	10.0%
FAMILY 3 TIER RATES	$9.74	**$10.72**	$0.98	10.1%	1/1/2014	0.0%	10.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.81	**$7.49**	$0.68	10.0%	1/1/2014	0.0%	10.0%
FAMILY 4 TIER RATES	$10.20	**$11.22**	$1.02	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-R-215 - CROWN RIDER WITH $1000 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$4.52	**$4.96**	$0.44	9.7%	1/1/2014	0.0%	9.7%
FAMILY 2 TIER RATES	$11.76	**$12.90**	$1.14	9.7%	1/1/2014	0.0%	9.7%
TWO PERSON 3 & 4 TIER RATES	$9.28	**$10.18**	$0.90	9.7%	1/1/2014	0.0%	9.7%
FAMILY 3 TIER RATES	$12.95	**$14.21**	$1.26	9.7%	1/1/2014	0.0%	9.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.05	**$9.93**	$0.88	9.7%	1/1/2014	0.0%	9.7%
FAMILY 4 TIER RATES	$13.56	**$14.88**	$1.32	9.7%	1/1/2014	0.0%	9.7%

HealthNow New York Inc.
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Rates Effective 1/1/2015
Region 2

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-DIC-2 - FREESTANDING DENTAL CONTRACT							
SINGLE 2 TIER RATES	$10.15	**$11.16**	$1.01	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$31.48	**$34.62**	$3.14	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-DR-7 - DENTAL STUDENT RIDER - ADD STUDENT COVERAGE TO AGE 25							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 1 - 80% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$16.92	**$18.61**	$1.69	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$45.72	**$50.29**	$4.57	10.0%	1/1/2014	0.0%	10.0%
TWO PERSON 3 & 4 TIER RATES	$34.71	**$38.17**	$3.46	10.0%	1/1/2014	0.0%	10.0%
FAMILY 3 TIER RATES	$51.14	**$56.25**	$5.11	10.0%	1/1/2014	0.0%	10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.55	**$39.10**	$3.55	10.0%	1/1/2014	0.0%	10.0%
FAMILY 4 TIER RATES	$53.56	**$58.90**	$5.34	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 2 - 80% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$20.38	**$22.42**	$2.04	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$55.07	**$60.59**	$5.52	10.0%	1/1/2014	0.0%	10.0%
TWO PERSON 3 & 4 TIER RATES	$41.80	**$45.99**	$4.19	10.0%	1/1/2014	0.0%	10.0%
FAMILY 3 TIER RATES	$61.60	**$67.76**	$6.16	10.0%	1/1/2014	0.0%	10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$42.82	**$47.11**	$4.29	10.0%	1/1/2014	0.0%	10.0%
FAMILY 4 TIER RATES	$64.51	**$70.96**	$6.45	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 4 - 100% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$19.21	**$21.12**	$1.91	9.9%	1/1/2014	0.0%	9.9%
FAMILY 2 TIER RATES	$51.91	**$57.07**	$5.16	9.9%	1/1/2014	0.0%	9.9%
TWO PERSON 3 & 4 TIER RATES	$39.40	**$43.32**	$3.92	9.9%	1/1/2014	0.0%	9.9%
FAMILY 3 TIER RATES	$58.06	**$63.83**	$5.77	9.9%	1/1/2014	0.0%	9.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$40.36	**$44.38**	$4.02	10.0%	1/1/2014	0.0%	10.0%
FAMILY 4 TIER RATES	$60.80	**$66.85**	$6.05	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 3 - 100% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$22.68	**$24.95**	$2.27	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$61.29	**$67.42**	$6.13	10.0%	1/1/2014	0.0%	10.0%
TWO PERSON 3 & 4 TIER RATES	$46.52	**$51.18**	$4.66	10.0%	1/1/2014	0.0%	10.0%
FAMILY 3 TIER RATES	$68.55	**$75.41**	$6.86	10.0%	1/1/2014	0.0%	10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.66	**$52.42**	$4.76	10.0%	1/1/2014	0.0%	10.0%
FAMILY 4 TIER RATES	$71.79	**$78.97**	$7.18	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-VOLDENT - VOLUNTARY DENTAL							
SINGLE 2 TIER RATES	$22.68	**$24.95**	$2.27	10.0%	1/1/2014	0.0%	10.0%
FAMILY 2 TIER RATES	$61.23	**$67.36**	$6.13	10.0%	1/1/2014	0.0%	10.0%
FORM # BS-R-215 - CROWN RIDER WITH $500 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$3.91	**$4.29**	$0.38	9.7%	1/1/2014	0.0%	9.7%
FAMILY 2 TIER RATES	$10.17	**$11.16**	$0.99	9.7%	1/1/2014	0.0%	9.7%
TWO PERSON 3 & 4 TIER RATES	$8.01	**$8.79**	$0.78	9.7%	1/1/2014	0.0%	9.7%
FAMILY 3 TIER RATES	$11.20	**$12.29**	$1.09	9.7%	1/1/2014	0.0%	9.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.81	**$8.57**	$0.76	9.7%	1/1/2014	0.0%	9.7%
FAMILY 4 TIER RATES	$11.73	**$12.87**	$1.14	9.7%	1/1/2014	0.0%	9.7%
FORM # BS-R-215 - CROWN RIDER WITH $1000 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$5.22	**$5.75**	$0.53	10.2%	1/1/2014	0.0%	10.2%
FAMILY 2 TIER RATES	$13.58	**$14.96**	$1.38	10.2%	1/1/2014	0.0%	10.2%
TWO PERSON 3 & 4 TIER RATES	$10.70	**$11.78**	$1.08	10.1%	1/1/2014	0.0%	10.1%
FAMILY 3 TIER RATES	$14.96	**$16.47**	$1.51	10.1%	1/1/2014	0.0%	10.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.43	**$11.49**	$1.06	10.2%	1/1/2014	0.0%	10.2%
FAMILY 4 TIER RATES	$15.66	**$17.25**	$1.59	10.2%	1/1/2014	0.0%	10.2%

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HealthNow New York, Inc.
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Benefit Descriptions

Form Number	Product Name	Description
BS-ALBHMO.6	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $15 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.7	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $10 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.8	NYS Mandated Direct Pay POS Health Plus	Adds out of network benefits to BS-ALBHMO.7. NYS Mandate. Available to Direct Pay Subscribers.
BS-ALBHMO.5	Child Health Plus	New York State Child Health Plus Product.
BS-ALBHMO.1	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $10 office visit copay option. Available to Groups.
BS-ALBHMO.2	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $15 office visit copay option. Available to Groups.
BS-R-198	Health Now Rider	A Blue Shield Mandate to be sold with BS-ALBHMO.1 and BS-ALBHMO.2, which changes benefits for outpatient surgery, rehabiliative therapy, mental health/ substance abuse, home health care, and ambulance.
BS-ALBPOS.1	Health Plus	Adds out of network benefits to Health Now. All benefits are subject to a deductible and coinsurance. Deductible options are $250, $500, or $750 per individual.
BS-R-199	Health Plus Rider	A Blue Shield Mandate to be sold with BS-ALBPOS.1 which changes benefits for rehabiliative therapy and the annual maximum.
BS-ALBHMO.10	Health Now Flex	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with optional PCP/Specialist copays of $10/10,$5/15,$0/20 or $15/15,$10/20. Available to groups.
BS-ALBPOS.10	Health Now Flex	Adds out of network benefits to Health Now Flex. All benefits are subject to a deductible, coinsurance and out of pocket limit. Deductible options are $250, $500, or $750; Coinsurance options are 20% or 25%; Out of pocket limit options are $5000 and unlimited.
BS-R-211	Health Now Flex Dental	Rider to add an annual dental exam and cleaning to the Health Now Flex contract.
BS-R-212	Health Now Flex Vision	Rider to add vision benefits to the Health Now Flex contract.
BS-R-203	Health Now Flex Chiro	Rider to add chiropractic benefits to the Health Now Flex contract.
BS-R-167	Health Now/Health Now Flex Rider	Rider to add 30 days of inpatient treatment for alcoholism and substance abuse to the Health Now contract.
BS-R-168	Health Now/Health Now Flex Rider	Rider to add coverage for mental health visits up to a total value of $1400 per person per calendar year to the Health Now contract.
BS-R-169	Health Now/Health Now Flex Rider	Rider to exclude abortion coverage to the Health Now contract.
BS-R-170	Health Now/Health Now Flex Rider	Rider to change dependent coverage to age 23.

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Benefit Descriptions

Form Number	Product Name	Description
BS-R-171	Health Now/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Now contract.
BS-R-172	Health Now/Health Now Flex Rider	Rider to add an inpatient copayment of $250 or $500 to each single confinement in a hospital, nursing home, skilled nursing facility or other facility to the Health Now contract.
BS-R-191	Health Now Rider	Rider to add vision benefits to the Helath Now contract.
BS-R-182	Health Plus/Health Now Flex Rider	Rider to delete elective abortion coverage to the Health Plus contract. To be sold with rider BS-R-169.
BS-R-183	Health Plus/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Plus contract. To be sold with rider BS-R-171.
BS-R-200	Health Plus Rider	Rider to change the coinsurance on a Health Plus contract from 75% to 80%, with an option for an out of pocket maximum.
BS-R-166	Managed Drug Rider	Prescription drug card with one copay for generic and brand prescriptions and subject to mandatory generic reimbursement. Copay options are $5, $8, $10, $5/10, 20%. or 50%.
BS-R-166END1	Managed Drug Endorsement	Rider to delete coverage of oral contraceptives from managed drug coverage.
BS-R-166END2	Managed Drug Endorsement	Rider to delete mandatory generic reimbursement from managed drug coverage.
BS-R-166END3	Managed Drug Endorsement	Rider to add a $500 individual/$1000 family annual maximum to managed drug coverage.
BS-R-166END5	Managed Drug Endorsement	Rider to add out of network prescription drug benefits at 50% with a $500 annual maximum.
BS-R-185	NYS M/A Rider	Rider to Health Plus adding benefits for Skilled Nursing Facility.
BS-R-186	NYS M/A Rider	Rider to Health Now adding Alcohol and Substance abuse coverage.
HNDRUG-HMO.1	Managed Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.
HN-ALBHMO-R-12	Vermont Rider	Rider to provide an option for HMO subscribers to add coverage for services rendered in the State of Vermont.
HN-HMO.AMEND-3	DME Amendment	Amendment to limit the maximum annual benefit for durable medical equipment, excluding oxygen and ventilators to $1,000 per person, per calendar year.
HN.HNY.GRP AND HN.HNY.IND	Healthy NY	A Health Maintenance Organization benefit providing medical coverage following New York State guidelines.
CR1E4N0022	Sizzel Rider	Rider to Waive Generic Oral Contraceptives Copay
C41A4N0016	Sizzel Rider	Rider to Wavie Inpatient Maternity Copay
C41A4N0018	Sizzel Rider	Rider to Waive Pediatric PCP Copay
LS1G4N0004	Master Group Contract	Master Group Plan to allow for coverage of domestic partners
CH1A4N0062	Dependent/Student rider	Extend dep/stud coverage to the end of the year or end of the month
AH1R4N0050	New Copay Options	Rider to add office visit, ambulance, and ER copays for ALBHMO.10
LH1R4N0052	New Copay Options	Rider to add office visit, ambulance, and ER copays for Master Group Contract
CH1R4N0054	New Copay Options	Rider to add office visit, ambulance, and ER copays for HMO 100

HealthNow New York, Inc.
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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**

The number of hospice care days is limited to 210 days

C. **Medical Services**

Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**

Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only
E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 1 - HMO**	**OPTION 1 - W/POS**
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is s $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 2- HMO**	**OPTION 2 - W/POS**
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 4- HMO**	**OPTION 4 - W/POS**
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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Rating Regions

Managed Care Region	Counties
NENY 1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schnectady, Warren, Washington

HealthNow New York Inc.
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Northeastern New York
Rates Effective 1/1/2015
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Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$10 $5/$15 $0/$20							
SINGLE 2, 3, & 4 TIER RATES	$777.90	**$731.02**	($46.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,929.19	**$1,812.93**	($116.26)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,594.70	**$1,498.59**	($96.11)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,106.55	**$1,979.60**	($126.95)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,555.80	**$1,462.04**	($93.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,132.22	**$2,003.73**	($128.49)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$20 $15/$15							
SINGLE 2, 3, & 4 TIER RATES	$727.56	**$683.72**	($43.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,804.35	**$1,695.63**	($108.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,491.50	**$1,401.63**	($89.87)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1,970.23	**$1,851.51**	($118.72)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,455.12	**$1,367.44**	($87.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1,994.24	**$1,874.08**	($120.16)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$680.09	**$639.10**	($40.99)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,686.62	**$1,584.97**	($101.65)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,394.18	**$1,310.16**	($84.02)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1,841.68	**$1,730.68**	($111.00)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,360.18	**$1,278.20**	($81.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1,864.13	**$1,751.77**	($112.36)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$680.09	**$639.10**	($40.99)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,686.62	**$1,584.97**	($101.65)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,394.18	**$1,310.16**	($84.02)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1,841.68	**$1,730.68**	($111.00)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,360.18	**$1,278.20**	($81.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1,864.13	**$1,751.77**	($112.36)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-R-167: SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.14	**$3.89**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$10.27	**$9.65**	($0.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$8.49	**$7.97**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$11.21	**$10.53**	($0.68)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.28	**$7.78**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$11.35	**$10.66**	($0.69)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-R-207: PROSTHETICS & ORTHOTICS RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.17	**$3.92**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$10.34	**$9.72**	($0.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$8.55	**$8.04**	($0.51)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$11.29	**$10.62**	($0.67)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.34	**$7.84**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$11.43	**$10.74**	($0.69)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-172: INPATIENT COPAY RIDER - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.31)	**($3.11)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($8.21)	**($7.71)**	$0.50	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($6.79)	**($6.38)**	$0.41	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($8.96)	**($8.42)**	$0.54	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.62)	**($6.22)**	$0.40	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($9.07)	**($8.52)**	$0.55	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-R-172: INPATIENT COPAY RIDER - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.61)	**($6.22)**	$0.39	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($16.39)	**($15.43)**	$0.96	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($13.55)	**($12.75)**	$0.80	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	($17.90)	**($16.84)**	$1.06	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.22)	**($12.44)**	$0.78	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($18.12)	**($17.05)**	$1.07	-5.9%	1/1/2014	0.0%	-5.9%
FORM # ALBHMO.10-R.4 : EMERGENCY ROOM $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.79)	**($0.75)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($1.96)	**($1.86)**	$0.10	-5.1%	1/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($1.62)	**($1.54)**	$0.08	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($2.14)	**($2.03)**	$0.11	-5.1%	1/1/2014	0.0%	-5.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.58)	**($1.50)**	$0.08	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($2.17)	**($2.06)**	$0.11	-5.1%	1/1/2014	0.0%	-5.1%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($1.44)	**($1.35)**	$0.09	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($3.57)	**($3.35)**	$0.22	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($2.95)	**($2.77)**	$0.18	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($3.90)	**($3.66)**	$0.24	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.88)	**($2.70)**	$0.18	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($3.95)	**($3.70)**	$0.25	-6.3%	1/1/2014	0.0%	-6.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($2.64)	**($2.48)**	$0.16	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($6.55)	**($6.15)**	$0.40	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($5.41)	**($5.08)**	$0.33	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($7.15)	**($6.72)**	$0.43	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.28)	**($4.96)**	$0.32	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($7.24)	**($6.80)**	$0.44	-6.1%	1/1/2014	0.0%	-6.1%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($1.34)	**($1.26)**	$0.08	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($3.32)	**($3.12)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($2.75)	**($2.58)**	$0.17	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($3.63)	**($3.41)**	$0.22	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.68)	**($2.52)**	$0.16	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($3.67)	**($3.45)**	$0.22	-6.0%	1/1/2014	0.0%	-6.0%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($2.55)	**($2.39)**	$0.16	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($6.32)	**($5.93)**	$0.39	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($5.23)	**($4.90)**	$0.33	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($6.91)	**($6.47)**	$0.44	-6.4%	1/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.10)	**($4.78)**	$0.32	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($6.99)	**($6.55)**	$0.44	-6.3%	1/1/2014	0.0%	-6.3%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.90	**$26.22**	($1.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$69.19	**$65.03**	($4.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$57.20	**$53.75**	($3.45)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$75.55	**$71.00**	($4.55)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.80	**$52.44**	($3.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$76.47	**$71.87**	($4.60)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.79	**$24.24**	($1.55)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$63.96	**$60.12**	($3.84)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$52.87	**$49.69**	($3.18)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$69.84	**$65.64**	($4.20)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.58	**$48.48**	($3.10)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$70.69	**$66.44**	($4.25)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.85	**$22.41**	($1.44)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$59.15	**$55.58**	($3.57)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$48.89	**$45.94**	($2.95)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$64.59	**$60.69**	($3.90)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.70	**$44.82**	($2.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$65.37	**$61.43**	($3.94)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.47	**$28.63**	($1.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$75.57	**$71.00**	($4.57)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$62.46	**$58.69**	($3.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$82.51	**$77.53**	($4.98)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.94	**$57.26**	($3.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$83.52	**$78.47**	($5.05)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$14.44	**$13.57**	($0.87)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$35.81	**$33.65**	($2.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$29.60	**$27.82**	($1.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$39.10	**$36.75**	($2.35)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$28.88	**$27.14**	($1.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$39.58	**$37.20**	($2.38)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.85)	**($0.80)**	$0.05	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($2.11)	**($1.98)**	$0.13	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($1.74)	**($1.64)**	$0.10	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	($2.30)	**($2.17)**	$0.13	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.70)	**($1.60)**	$0.10	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($2.33)	**($2.19)**	$0.14	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.30	**$28.47**	($1.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$75.14	**$70.61**	($4.53)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$62.12	**$58.36**	($3.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$82.05	**$77.10**	($4.95)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.60	**$56.94**	($3.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$83.05	**$78.04**	($5.01)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.08	**$26.38**	($1.70)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$69.64	**$65.42**	($4.22)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$57.56	**$54.08**	($3.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$76.04	**$71.44**	($4.60)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.16	**$52.76**	($3.40)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$76.97	**$72.31**	($4.66)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$26.09	**$24.52**	($1.57)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$64.70	**$60.81**	($3.89)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$53.48	**$50.27**	($3.21)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$70.65	**$66.40**	($4.25)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.18	**$49.04**	($3.14)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$71.51	**$67.21**	($4.30)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.74	**$30.77**	($1.97)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$81.20	**$76.31**	($4.89)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$67.12	**$63.08**	($4.04)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$88.66	**$83.33**	($5.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.48	**$61.54**	($3.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$89.74	**$84.34**	($5.40)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$16.49	**$15.49**	($1.00)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$40.90	**$38.42**	($2.48)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$33.80	**$31.75**	($2.05)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$44.65	**$41.95**	($2.70)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$32.98	**$30.98**	($2.00)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$45.20	**$42.46**	($2.74)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.26	**$0.26**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.53	**$0.53**	$0.00	0.6%	1/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	$0.70	**$0.70**	$0.00	0.6%	1/1/2014	0.0%	0.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.52	**$0.52**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.71	**$0.71**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.50	**$24.90**	($1.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$65.72	**$61.75**	($3.97)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$54.33	**$51.05**	($3.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$71.76	**$67.43**	($4.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.00	**$49.80**	($3.20)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$72.64	**$68.25**	($4.39)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.50	**$23.02**	($1.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$60.76	**$57.09**	($3.67)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$50.23	**$47.19**	($3.04)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$66.35	**$62.34**	($4.01)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.00	**$46.04**	($2.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$67.15	**$63.10**	($4.05)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.55	**$21.20**	($1.35)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$55.92	**$52.58**	($3.34)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$46.23	**$43.46**	($2.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$61.07	**$57.41**	($3.66)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.10	**$42.40**	($2.70)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$61.81	**$58.11**	($3.70)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.10	**$27.35**	($1.75)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$72.17	**$67.83**	($4.34)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.66	**$56.07**	($3.59)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$78.80	**$74.06**	($4.74)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.20	**$54.70**	($3.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$79.76	**$74.97**	($4.79)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.39	**$6.00**	($0.39)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$15.85	**$14.88**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$13.10	**$12.30**	($0.80)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$17.30	**$16.25**	($1.05)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.78	**$12.00**	($0.78)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$17.51	**$16.45**	($1.06)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.00	**$1.88**	($0.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$4.96	**$4.66**	($0.30)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$4.10	**$3.85**	($0.25)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$5.42	**$5.09**	($0.33)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.00	**$3.76**	($0.24)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$5.48	**$5.15**	($0.33)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.82	**$27.08**	($1.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$71.47	**$67.16**	($4.31)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.08	**$55.51**	($3.57)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$78.04	**$73.33**	($4.71)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.64	**$54.16**	($3.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$79.00	**$74.23**	($4.77)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.64	**$25.03**	($1.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$66.07	**$62.07**	($4.00)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$54.61	**$51.31**	($3.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$72.14	**$67.78**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.28	**$50.06**	($3.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$73.02	**$68.61**	($4.41)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.74	**$23.25**	($1.49)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.36	**$57.66**	($3.70)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$50.72	**$47.66**	($3.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.00	**$62.96**	($4.04)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.48	**$46.50**	($2.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$67.81	**$63.73**	($4.08)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.23	**$29.35**	($1.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$77.45	**$72.79**	($4.66)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$64.02	**$60.17**	($3.85)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$84.57	**$79.48**	($5.09)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.46	**$58.70**	($3.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$85.60	**$80.45**	($5.15)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.92	**$6.51**	($0.41)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$17.16	**$16.14**	($1.02)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$14.19	**$13.35**	($0.84)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$18.74	**$17.63**	($1.11)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.84	**$13.02**	($0.82)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$18.97	**$17.84**	($1.13)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.42	**$3.21**	($0.21)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$8.48	**$7.96**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$7.01	**$6.58**	($0.43)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$9.26	**$8.69**	($0.57)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.84	**$6.42**	($0.42)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$9.37	**$8.80**	($0.57)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.42**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.80	**$58.08**	($3.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$48.01**	($3.08)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.48	**$63.42**	($4.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.84**	($3.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$68.31	**$64.19**	($4.12)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.78	**$21.40**	($1.38)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$56.49	**$53.07**	($3.42)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$46.70	**$43.87**	($2.83)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$61.69	**$57.95**	($3.74)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.56	**$42.80**	($2.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$62.44	**$58.66**	($3.78)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$20.97	**$19.70**	($1.27)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$52.01	**$48.86**	($3.15)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$42.99	**$40.39**	($2.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$56.79	**$53.35**	($3.44)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$41.94	**$39.40**	($2.54)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$57.48	**$54.00**	($3.48)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.21	**$25.57**	($1.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$67.48	**$63.41**	($4.07)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$55.78	**$52.42**	($3.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$73.68	**$69.24**	($4.44)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.42	**$51.14**	($3.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$74.58	**$70.09**	($4.49)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.47	**$5.14**	($0.33)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$13.57	**$12.75**	($0.82)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$11.21	**$10.54**	($0.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$14.81	**$13.92**	($0.89)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.94	**$10.28**	($0.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$14.99	**$14.09**	($0.90)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.06	**$0.99**	($0.07)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2.63	**$2.46**	($0.17)	-6.5%	1/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$2.17	**$2.03**	($0.14)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$2.87	**$2.68**	($0.19)	-6.6%	1/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.12	**$1.98**	($0.14)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2.91	**$2.71**	($0.20)	-6.9%	1/1/2014	0.0%	-6.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.86	**$25.25**	($1.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$66.61	**$62.62**	($3.99)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$55.06	**$51.76**	($3.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$72.74	**$68.38**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.72	**$50.50**	($3.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$73.62	**$69.21**	($4.41)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.42**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.80	**$58.08**	($3.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$48.01**	($3.08)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.48	**$63.42**	($4.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.84**	($3.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$68.31	**$64.19**	($4.12)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.97	**$21.59**	($1.38)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$56.97	**$53.54**	($3.43)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$47.09	**$44.26**	($2.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$62.20	**$58.47**	($3.73)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.94	**$43.18**	($2.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$62.96	**$59.18**	($3.78)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.23	**$27.47**	($1.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$72.49	**$68.13**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.92	**$56.31**	($3.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$79.15	**$74.39**	($4.76)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.46	**$54.94**	($3.52)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$80.12	**$75.30**	($4.82)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.92	**$5.56**	($0.36)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$14.68	**$13.79**	($0.89)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$12.14	**$11.40**	($0.74)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$16.03	**$15.06**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.84	**$11.12**	($0.72)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$16.23	**$15.24**	($0.99)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.41	**$2.26**	($0.15)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$5.98	**$5.60**	($0.38)	-6.4%	1/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	$4.94	**$4.63**	($0.31)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$6.53	**$6.12**	($0.41)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.82	**$4.52**	($0.30)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$6.61	**$6.19**	($0.42)	-6.4%	1/1/2014	0.0%	-6.4%
FORM # BS-R-185: POS-SKILLED NURSING FACILITY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-186: POS-SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # HN-ALBHMO-R-12: IN-NETWORK VERMONT PROVIDER RIDER Alb HMO							
SINGLE 2, 3, & 4 TIER RATES	$134.96	**$126.83**	($8.13)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$334.70	**$314.54**	($20.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$276.67	**$260.00**	($16.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$365.47	**$343.46**	($22.01)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$269.92	**$253.66**	($16.26)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$369.93	**$347.64**	($22.29)	-6.0%	1/1/2014	0.0%	-6.0%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.46	**$0.43**	($0.03)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$1.14	**$1.07**	($0.07)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$0.94	**$0.88**	($0.06)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$1.25	**$1.16**	($0.09)	-7.2%	1/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.92	**$0.86**	($0.06)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$1.26	**$1.18**	($0.08)	-6.3%	1/1/2014	0.0%	-6.3%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$2.38	**$2.23**	($0.15)	-6.3%	1/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$1.97	**$1.85**	($0.12)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$2.60	**$2.44**	($0.16)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.92	**$1.80**	($0.12)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$2.63	**$2.47**	($0.16)	-6.1%	1/1/2014	0.0%	-6.1%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.91	**$0.85**	($0.06)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2.26	**$2.11**	($0.15)	-6.6%	1/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.87	**$1.74**	($0.13)	-7.0%	1/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2.46	**$2.30**	($0.16)	-6.5%	1/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.82	**$1.70**	($0.12)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2.49	**$2.33**	($0.16)	-6.4%	1/1/2014	0.0%	-6.4%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 1/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.30	**$1.22**	($0.08)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$3.22	**$3.03**	($0.19)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.67	**$2.50**	($0.17)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$3.52	**$3.30**	($0.22)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.60	**$2.44**	($0.16)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$3.56	**$3.34**	($0.22)	-6.2%	1/1/2014	0.0%	-6.2%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.49**	($0.09)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	$3.92	**$3.70**	($0.22)	-5.6%	1/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.05**	($0.19)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$4.28	**$4.03**	($0.25)	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$2.98**	($0.18)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	$4.33	**$4.08**	($0.25)	-5.8%	1/1/2014	0.0%	-5.8%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.31	**$2.17**	($0.14)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$5.73	**$5.38**	($0.35)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$4.74	**$4.45**	($0.29)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$6.26	**$5.88**	($0.38)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.62	**$4.34**	($0.28)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$6.33	**$5.95**	($0.38)	-6.0%	1/1/2014	0.0%	-6.0%
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.99	**$2.81**	($0.18)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$7.42	**$6.97**	($0.45)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$6.13	**$5.76**	($0.37)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$8.10	**$7.61**	($0.49)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.98	**$5.62**	($0.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$8.20	**$7.70**	($0.50)	-6.1%	1/1/2014	0.0%	-6.1%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.05	**$2.86**	($0.19)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$7.56	**$7.09**	($0.47)	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$6.25	**$5.86**	($0.39)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$8.26	**$7.74**	($0.52)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.10	**$5.72**	($0.38)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$8.36	**$7.84**	($0.52)	-6.2%	1/1/2014	0.0%	-6.2%
Form # CH1A4N0062:							
dependent/student to the end of year	1.0017	**1.0017**	0.000	0.0%	1/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.000	0.0%	1/1/2014	0.0%	0.0%
Forms AH1R4N0050 and LH1R4N0052 (new copays for ALBHMO.10 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($6.95)	**($6.52)**	$0.43	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($17.24)	**($16.17)**	$1.07	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($14.25)	**($13.37)**	$0.88	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($18.82)	**($17.66)**	$1.16	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.90)	**($13.04)**	$0.86	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($19.05)	**($17.87)**	$1.18	-6.2%	1/1/2014	0.0%	-6.2%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($4.46)	**($4.19)**	$0.27	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($11.06)	**($10.39)**	$0.67	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($9.14)	**($8.59)**	$0.55	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($12.08)	**($11.35)**	$0.73	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.92)	**($8.38)**	$0.54	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($12.22)	**($11.48)**	$0.74	-6.1%	1/1/2014	0.0%	-6.1%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.31)	**($3.11)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($8.21)	**($7.71)**	$0.50	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($6.79)	**($6.38)**	$0.41	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($8.96)	**($8.42)**	$0.54	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.62)	**($6.22)**	$0.40	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($9.07)	**($8.52)**	$0.55	-6.1%	1/1/2014	0.0%	-6.1%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.40)**	$0.02	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	1/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($1.14)	**($1.08)**	$0.06	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	($1.15)	**($1.10)**	$0.05	-4.3%	1/1/2014	0.0%	-4.3%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	1/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.12	**$1.06**	($0.06)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	$2.78	**$2.63**	($0.15)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$2.30	**$2.17**	($0.13)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$3.03	**$2.87**	($0.16)	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.24	**$2.12**	($0.12)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	$3.07	**$2.91**	($0.16)	-5.2%	1/1/2014	0.0%	-5.2%
FORM # CH1R4N0242 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($2.99)	**($2.81)**	$0.18	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($7.42)	**($6.97)**	$0.45	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($6.13)	**($5.76)**	$0.37	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($8.10)	**($7.61)**	$0.49	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.98)	**($5.62)**	$0.36	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($8.20)	**($7.70)**	$0.50	-6.1%	1/1/2014	0.0%	-6.1%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$65.90	**$61.93**	($3.97)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$163.43	**$153.59**	($9.84)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$135.10	**$126.96**	($8.14)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$178.46	**$167.71**	($10.75)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$131.80	**$123.86**	($7.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$180.63	**$169.75**	($10.88)	-6.0%	1/1/2014	0.0%	-6.0%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$64.50	**$60.61**	($3.89)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$159.96	**$150.31**	($9.65)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$132.23	**$124.25**	($7.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$174.67	**$164.13**	($10.54)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$129.00	**$121.22**	($7.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$176.79	**$166.13**	($10.66)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$23.26	**$21.86**	($1.40)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$57.68	**$54.21**	($3.47)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$47.68	**$44.81**	($2.87)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$62.99	**$59.20**	($3.79)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.52	**$43.72**	($2.80)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$63.76	**$59.92**	($3.84)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$21.55	**$20.26**	($1.29)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$53.44	**$50.24**	($3.20)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$44.18	**$41.53**	($2.65)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$58.36	**$54.86**	($3.50)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.10	**$40.52**	($2.58)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$59.07	**$55.53**	($3.54)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: LS1R4N0178 - HMO 200 INN 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.51)	**($6.12)**	$0.39	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($16.14)	**($15.18)**	$0.96	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($13.35)	**($12.55)**	$0.80	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($17.63)	**($16.57)**	$1.06	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.02)	**($12.24)**	$0.78	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($17.84)	**($16.77)**	$1.07	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: LS1R4N0178 Removing DME benefit - HMO 200 OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.71)	**($0.68)**	$0.03	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($1.76)	**($1.69)**	$0.07	-4.0%	1/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($1.46)	**($1.39)**	$0.07	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.92)	**($1.84)**	$0.08	-4.2%	1/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.42)	**($1.36)**	$0.06	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($1.95)	**($1.86)**	$0.09	-4.6%	1/1/2014	0.0%	-4.6%
Form Number: AH1A4N0177 Removing Standard Network							
SINGLE 2, 3, & 4 TIER RATES	($1.27)	**($1.20)**	$0.07	-5.5%	1/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	($3.15)	**($2.98)**	$0.17	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($2.60)	**($2.46)**	$0.14	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	($3.44)	**($3.25)**	$0.19	-5.5%	1/1/2014	0.0%	-5.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.54)	**($2.40)**	$0.14	-5.5%	1/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	($3.48)	**($3.29)**	$0.19	-5.5%	1/1/2014	0.0%	-5.5%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.51)	**($6.12)**	$0.39	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($16.14)	**($15.18)**	$0.96	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($13.35)	**($12.55)**	$0.80	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($17.63)	**($16.57)**	$1.06	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.02)	**($12.24)**	$0.78	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($17.84)	**($16.77)**	$1.07	-6.0%	1/1/2014	0.0%	-6.0%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 1/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($3.47)	**($3.26)**	$0.21	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($8.61)	**($8.08)**	$0.53	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($7.11)	**($6.68)**	$0.43	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($9.40)	**($8.83)**	$0.57	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.94)	**($6.52)**	$0.42	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($9.51)	**($8.94)**	$0.57	-6.0%	1/1/2014	0.0%	-6.0%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.71)	**($0.68)**	$0.03	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($1.76)	**($1.69)**	$0.07	-4.0%	1/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($1.46)	**($1.39)**	$0.07	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.92)	**($1.84)**	$0.08	-4.2%	1/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.42)	**($1.36)**	$0.06	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($1.95)	**($1.86)**	$0.09	-4.6%	1/1/2014	0.0%	-4.6%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($16.79)	**($15.78)**	$1.01	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($41.64)	**($39.13)**	$2.51	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($34.42)	**($32.35)**	$2.07	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($45.47)	**($42.73)**	$2.74	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($33.58)	**($31.56)**	$2.02	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($46.02)	**($43.25)**	$2.77	-6.0%	1/1/2014	0.0%	-6.0%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($15.55)	**($14.61)**	$0.94	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($38.56)	**($36.23)**	$2.33	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($31.88)	**($29.95)**	$1.93	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($42.11)	**($39.56)**	$2.55	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($31.10)	**($29.22)**	$1.88	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($42.62)	**($40.05)**	$2.57	-6.0%	1/1/2014	0.0%	-6.0%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($14.25)	**($13.39)**	$0.86	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($35.34)	**($33.21)**	$2.13	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($29.21)	**($27.45)**	$1.76	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($38.59)	**($36.26)**	$2.33	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($28.50)	**($26.78)**	$1.72	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($39.06)	**($36.70)**	$2.36	-6.0%	1/1/2014	0.0%	-6.0%
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.36)	**($2.22)**	$0.14	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($5.85)	**($5.51)**	$0.34	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	($4.84)	**($4.55)**	$0.29	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($6.39)	**($6.01)**	$0.38	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.72)	**($4.44)**	$0.28	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($6.47)	**($6.09)**	$0.38	-5.9%	1/1/2014	0.0%	-5.9%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.21)	**($2.08)**	$0.13	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($5.48)	**($5.16)**	$0.32	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	($4.53)	**($4.26)**	$0.27	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($5.98)	**($5.63)**	$0.35	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.42)	**($4.16)**	$0.26	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($6.06)	**($5.70)**	$0.36	-5.9%	1/1/2014	0.0%	-5.9%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$3.12	**$2.93**	($0.19)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$7.74	**$7.27**	($0.47)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$6.40	**$6.01**	($0.39)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$8.45	**$7.93**	($0.52)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.24	**$5.86**	($0.38)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$8.55	**$8.03**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.43**	($0.09)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$3.77	**$3.55**	($0.22)	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.93**	($0.19)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$4.12	**$3.87**	($0.25)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.86**	($0.18)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$4.17	**$3.92**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$2.77	**$2.61**	($0.16)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 2 TIER RATES	$6.87	**$6.47**	($0.40)	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	$5.68	**$5.35**	($0.33)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$7.50	**$7.07**	($0.43)	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.54	**$5.22**	($0.32)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 4 TIER RATES	$7.59	**$7.15**	($0.44)	-5.8%	1/1/2014	0.0%	-5.8%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRESCRIPTION DRUG							
FORM # BS-R-166END5 - Out of Network Benefit							
SINGLE 2, 3, & 4 TIER RATES	$17.17	**$16.67**	($0.50)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$42.58	**$41.34**	($1.24)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$35.20	**$34.17**	($1.03)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$46.50	**$45.14**	($1.36)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$34.34	**$33.34**	($1.00)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$47.06	**$45.69**	($1.37)	-2.9%	1/1/2014	0.0%	-2.9%
FORM#s HNDRUG-HMO.1, HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
NO PAY THE DIFFERENCE							
$5 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$181.95	**$172.06**	($9.89)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	$451.26	**$426.70**	($24.56)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$373.02	**$352.72**	($20.30)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	$492.74	**$465.94**	($26.80)	-5.4%	1/1/2014	0.0%	-5.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$363.92	**$344.12**	($19.80)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	$498.76	**$471.62**	($27.14)	-5.4%	1/1/2014	0.0%	-5.4%
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$177.85	**$177.40**	($0.45)	-0.3%	1/1/2014	0.0%	-0.3%
FAMILY 2 TIER RATES	$441.10	**$439.96**	($1.14)	-0.3%	1/1/2014	0.0%	-0.3%
TWO PERSON 3 & 4 TIER RATES	$364.62	**$363.68**	($0.94)	-0.3%	1/1/2014	0.0%	-0.3%
FAMILY 3 TIER RATES	$481.64	**$480.40**	($1.24)	-0.3%	1/1/2014	0.0%	-0.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$355.72	**$354.80**	($0.92)	-0.3%	1/1/2014	0.0%	-0.3%
FAMILY 4 TIER RATES	$487.52	**$486.26**	($1.26)	-0.3%	1/1/2014	0.0%	-0.3%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$191.70	**$184.92**	($6.78)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$475.42	**$458.60**	($16.82)	-3.5%	1/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$392.98	**$379.08**	($13.90)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$519.12	**$500.76**	($18.36)	-3.5%	1/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$383.40	**$369.84**	($13.56)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$525.44	**$506.86**	($18.58)	-3.5%	1/1/2014	0.0%	-3.5%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$176.14	**$167.62**	($8.52)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	$436.82	**$415.70**	($21.12)	-4.8%	1/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	$361.08	**$343.62**	($17.46)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$476.98	**$453.92**	($23.06)	-4.8%	1/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$352.28	**$335.24**	($17.04)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	$482.80	**$459.44**	($23.36)	-4.8%	1/1/2014	0.0%	-4.8%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$2.20	**$2.14**	($0.06)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 2 TIER RATES	$5.46	**$5.31**	($0.15)	-2.7%	1/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$4.51	**$4.39**	($0.12)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	$5.96	**$5.80**	($0.16)	-2.7%	1/1/2014	0.0%	-2.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.40	**$4.28**	($0.12)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 4 TIER RATES	$6.03	**$5.87**	($0.16)	-2.7%	1/1/2014	0.0%	-2.7%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.23	**$1.20**	($0.03)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$3.05	**$2.98**	($0.07)	-2.3%	1/1/2014	0.0%	-2.3%
TWO PERSON 3 & 4 TIER RATES	$2.52	**$2.46**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	$3.33	**$3.25**	($0.08)	-2.4%	1/1/2014	0.0%	-2.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.46	**$2.40**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$3.37	**$3.29**	($0.08)	-2.4%	1/1/2014	0.0%	-2.4%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.63	**$0.60**	($0.03)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	$1.56	**$1.49**	($0.07)	-4.5%	1/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$1.29	**$1.23**	($0.06)	-4.7%	1/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$1.71	**$1.62**	($0.09)	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.26	**$1.20**	($0.06)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	$1.73	**$1.64**	($0.09)	-5.2%	1/1/2014	0.0%	-5.2%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 2.5 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($4.97)	**($4.67)**	$0.30	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($12.33)	**($11.58)**	$0.75	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($10.19)	**($9.57)**	$0.62	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($13.46)	**($12.65)**	$0.81	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.94)	**($9.34)**	$0.60	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($13.62)	**($12.80)**	$0.82	-6.0%	1/1/2014	0.0%	-6.0%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 3 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($6.68)	**($6.28)**	$0.40	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($16.57)	**($15.57)**	$1.00	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($13.69)	**($12.87)**	$0.82	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($18.09)	**($17.01)**	$1.08	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.36)	**($12.56)**	$0.80	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($18.31)	**($17.21)**	$1.10	-6.0%	1/1/2014	0.0%	-6.0%
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	$0.00	0.0%	1/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	$0.00	0.0%	1/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	$0.00	0.0%	1/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	$0.00	0.0%	1/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of					**0.968**		
Form Number: LS3A3N0208							
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)							
Deductible							
$250	0.014	**0.014**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$500	0.024	**0.024**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: LR1A4N0230							
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)							
Deductible							
$50	0.016	**0.016**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$100	0.027	**0.027**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$250	0.056	**0.056**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$500	0.089	**0.089**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$171.20	**$161.16**	($10.04)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$424.58	**$399.67**	($24.91)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$350.96	**$330.37**	($20.59)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$463.61	**$436.41**	($27.20)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$342.40	**$322.31**	($20.09)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$469.26	**$441.73**	($27.53)	-5.9%	1/1/2014	0.0%	-5.9%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$168.70	**$161.24**	($7.46)	-4.4%	1/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	$418.38	**$399.87**	($18.51)	-4.4%	1/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	$345.84	**$330.54**	($15.30)	-4.4%	1/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$456.84	**$436.63**	($20.21)	-4.4%	1/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$337.40	**$322.47**	($14.93)	-4.4%	1/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	$462.41	**$441.95**	($20.46)	-4.4%	1/1/2014	0.0%	-4.4%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$151.65	**$141.86**	($9.79)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$376.09	**$351.82**	($24.27)	-6.5%	1/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$310.88	**$290.82**	($20.06)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$410.67	**$384.17**	($26.50)	-6.5%	1/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$303.30	**$283.73**	($19.57)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$415.67	**$388.85**	($26.82)	-6.5%	1/1/2014	0.0%	-6.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($5.25)	**($4.93)**	$0.32	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($13.02)	**($12.23)**	$0.79	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($10.76)	**($10.11)**	$0.65	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($14.22)	**($13.35)**	$0.87	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.50)	**($9.86)**	$0.64	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($14.39)	**($13.51)**	$0.88	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$14.22	**$13.36**	($0.86)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$35.27	**$33.13**	($2.14)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$29.15	**$27.39**	($1.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$38.51	**$36.18**	($2.33)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$28.44	**$26.72**	($1.72)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$38.98	**$36.62**	($2.36)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$12.52	**$11.76**	($0.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$31.05	**$29.16**	($1.89)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$25.67	**$24.11**	($1.56)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$33.90	**$31.85**	($2.05)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.04	**$23.52**	($1.52)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$34.32	**$32.23**	($2.09)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$12.11	**$11.38**	($0.73)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$30.03	**$28.22**	($1.81)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$24.83	**$23.33**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$32.79	**$30.82**	($1.97)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.22	**$22.76**	($1.46)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$33.19	**$31.19**	($2.00)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$11.12	**$10.45**	($0.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$27.58	**$25.92**	($1.66)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$22.80	**$21.42**	($1.38)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$30.11	**$28.30**	($1.81)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.24	**$20.90**	($1.34)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$30.48	**$28.64**	($1.84)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$10.15	**$9.53**	($0.62)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$25.17	**$23.63**	($1.54)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$20.81	**$19.54**	($1.27)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$27.49	**$25.81**	($1.68)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.30	**$19.06**	($1.24)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$27.82	**$26.12**	($1.70)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$9.35	**$8.79**	($0.56)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$23.19	**$21.80**	($1.39)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$19.17	**$18.02**	($1.15)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$25.32	**$23.80**	($1.52)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.70	**$17.58**	($1.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$25.63	**$24.09**	($1.54)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$8.35	**$7.85**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$20.71	**$19.47**	($1.24)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$17.12	**$16.09**	($1.03)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$22.61	**$21.26**	($1.35)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.70	**$15.70**	($1.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$22.89	**$21.52**	($1.37)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$6.87	**$6.46**	($0.41)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$17.04	**$16.02**	($1.02)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$14.08	**$13.24**	($0.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$18.60	**$17.49**	($1.11)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.74	**$12.92**	($0.82)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$18.83	**$17.71**	($1.12)	-5.9%	1/1/2014	0.0%	-5.9%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.31	**$4.99**	($0.32)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$13.17	**$12.38**	($0.79)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$10.89	**$10.23**	($0.66)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$14.38	**$13.51**	($0.87)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.62	**$9.98**	($0.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$14.55	**$13.68**	($0.87)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$2.87	**$2.69**	($0.18)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$7.12	**$6.67**	($0.45)	-6.3%	1/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$5.88	**$5.51**	($0.37)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$7.77	**$7.28**	($0.49)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.74	**$5.38**	($0.36)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$7.87	**$7.37**	($0.50)	-6.4%	1/1/2014	0.0%	-6.4%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$2.45	**$2.31**	($0.14)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	$6.08	**$5.73**	($0.35)	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	$5.02	**$4.74**	($0.28)	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	$6.63	**$6.26**	($0.37)	-5.6%	1/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.90	**$4.62**	($0.28)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	$6.72	**$6.33**	($0.39)	-5.8%	1/1/2014	0.0%	-5.8%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$2.37	**$2.23**	($0.14)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$5.88	**$5.53**	($0.35)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$4.86	**$4.57**	($0.29)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$6.42	**$6.04**	($0.38)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.74	**$4.46**	($0.28)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$6.50	**$6.11**	($0.39)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$2.13	**$2.01**	($0.12)	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	$5.28	**$4.98**	($0.30)	-5.7%	1/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	$4.37	**$4.12**	($0.25)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$5.77	**$5.44**	($0.33)	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.26	**$4.02**	($0.24)	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	$5.84	**$5.51**	($0.33)	-5.7%	1/1/2014	0.0%	-5.7%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.87	**$1.75**	($0.12)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$4.64	**$4.34**	($0.30)	-6.5%	1/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$3.83	**$3.59**	($0.24)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$5.06	**$4.74**	($0.32)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.74	**$3.50**	($0.24)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$5.13	**$4.80**	($0.33)	-6.4%	1/1/2014	0.0%	-6.4%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.69	**$1.59**	($0.10)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$4.19	**$3.94**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$3.46	**$3.26**	($0.20)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$4.58	**$4.31**	($0.27)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.38	**$3.18**	($0.20)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$4.63	**$4.36**	($0.27)	-5.8%	1/1/2014	0.0%	-5.8%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.48	**$1.39**	($0.09)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$3.67	**$3.45**	($0.22)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$3.03	**$2.85**	($0.18)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$4.01	**$3.76**	($0.25)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.96	**$2.78**	($0.18)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$4.06	**$3.81**	($0.25)	-6.2%	1/1/2014	0.0%	-6.2%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$1.12	**$1.06**	($0.06)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	$2.78	**$2.63**	($0.15)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$2.30	**$2.17**	($0.13)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$3.03	**$2.87**	($0.16)	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.24	**$2.12**	($0.12)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	$3.07	**$2.91**	($0.16)	-5.2%	1/1/2014	0.0%	-5.2%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.82	**$0.77**	($0.05)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$2.03	**$1.91**	($0.12)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$1.68	**$1.58**	($0.10)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2.22	**$2.09**	($0.13)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.64	**$1.54**	($0.10)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$2.25	**$2.11**	($0.14)	-6.2%	1/1/2014	0.0%	-6.2%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	1/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	1/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	1/1/2014	0.0%	-15.8%
Product Rationalization - HMO 200 - LS1G4N0004							
Chiropractic - $8 Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	1/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	1/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	1/1/2014	0.0%	-9.1%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 1/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Chiropractic - $15 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.28)	**($0.27)**	$0.01	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($0.69)	**($0.67)**	$0.02	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($0.57)	**($0.55)**	$0.02	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($0.76)	**($0.73)**	$0.03	-3.9%	1/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.56)	**($0.54)**	$0.02	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($0.77)	**($0.74)**	$0.03	-3.9%	1/1/2014	0.0%	-3.9%
Chiropractic - $20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.55)	**($0.51)**	$0.04	-7.3%	1/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	($1.36)	**($1.26)**	$0.10	-7.4%	1/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	($1.13)	**($1.05)**	$0.08	-7.1%	1/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($1.49)	**($1.38)**	$0.11	-7.4%	1/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.10)	**($1.02)**	$0.08	-7.3%	1/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	($1.51)	**($1.40)**	$0.11	-7.3%	1/1/2014	0.0%	-7.3%
Chiropractic - $25 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.75)	**($0.71)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($1.86)	**($1.76)**	$0.10	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($1.54)	**($1.46)**	$0.08	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 3 TIER RATES	($2.03)	**($1.92)**	$0.11	-5.4%	1/1/2014	0.0%	-5.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.50)	**($1.42)**	$0.08	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($2.06)	**($1.95)**	$0.11	-5.3%	1/1/2014	0.0%	-5.3%
Chiropractic - $30 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.01)	**($0.94)**	$0.07	-6.9%	1/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($2.50)	**($2.33)**	$0.17	-6.8%	1/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($2.07)	**($1.93)**	$0.14	-6.8%	1/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($2.74)	**($2.55)**	$0.19	-6.9%	1/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.02)	**($1.88)**	$0.14	-6.9%	1/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($2.77)	**($2.58)**	$0.19	-6.9%	1/1/2014	0.0%	-6.9%
Chiropractic - $40 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.33)	**($1.25)**	$0.08	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($3.30)	**($3.10)**	$0.20	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($2.73)	**($2.56)**	$0.17	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($3.60)	**($3.39)**	$0.21	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.66)	**($2.50)**	$0.16	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($3.65)	**($3.43)**	$0.22	-6.0%	1/1/2014	0.0%	-6.0%
Chiropractic - $50 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.76)	**($1.65)**	$0.11	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($4.36)	**($4.09)**	$0.27	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($3.61)	**($3.38)**	$0.23	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($4.77)	**($4.47)**	$0.30	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.52)	**($3.30)**	$0.22	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($4.82)	**($4.52)**	$0.30	-6.2%	1/1/2014	0.0%	-6.2%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.33)	**($1.25)**	$0.08	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($3.30)	**($3.10)**	$0.20	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($2.73)	**($2.56)**	$0.17	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($3.60)	**($3.39)**	$0.21	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.66)	**($2.50)**	$0.16	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($3.65)	**($3.43)**	$0.22	-6.0%	1/1/2014	0.0%	-6.0%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($3.86)	**($3.63)**	$0.23	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($9.57)	**($9.00)**	$0.57	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($7.91)	**($7.44)**	$0.47	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	($10.45)	**($9.83)**	$0.62	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.72)	**($7.26)**	$0.46	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($10.58)	**($9.95)**	$0.63	-6.0%	1/1/2014	0.0%	-6.0%
PT/OT/ST - 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$1.16	**$1.09**	($0.07)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2.88	**$2.70**	($0.18)	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$2.38	**$2.23**	($0.15)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$3.14	**$2.95**	($0.19)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.32	**$2.18**	($0.14)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$3.18	**$2.99**	($0.19)	-6.0%	1/1/2014	0.0%	-6.0%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.46	**$0.43**	($0.03)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$1.14	**$1.07**	($0.07)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$0.94	**$0.88**	($0.06)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$1.25	**$1.16**	($0.09)	-7.2%	1/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.92	**$0.86**	($0.06)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$1.26	**$1.18**	($0.08)	-6.3%	1/1/2014	0.0%	-6.3%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$8	($0.08)	**($0.07)**	$0.01	-12.5%	1/1/2014	0.0%	-12.5%
$10	($0.13)	**($0.11)**	$0.02	-15.4%	1/1/2014	0.0%	-15.4%
$15	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
$20	($0.55)	**($0.51)**	$0.04	-7.3%	1/1/2014	0.0%	-7.3%
$25	($0.74)	**($0.70)**	$0.04	-5.4%	1/1/2014	0.0%	-5.4%
$30	($1.02)	**($0.95)**	$0.07	-6.9%	1/1/2014	0.0%	-6.9%
$35	($1.19)	**($1.13)**	$0.06	-5.0%	1/1/2014	0.0%	-5.0%
$40	($1.36)	**($1.28)**	$0.08	-5.9%	1/1/2014	0.0%	-5.9%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.77)	**($0.73)**	$0.04	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 2 TIER RATES	($1.91)	**($1.81)**	$0.10	-5.2%	1/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($1.58)	**($1.50)**	$0.08	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($2.09)	**($1.98)**	$0.11	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.54)	**($1.46)**	$0.08	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 4 TIER RATES	($2.11)	**($2.00)**	$0.11	-5.2%	1/1/2014	0.0%	-5.2%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	1/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	1/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	1/1/2014	0.0%	-4.5%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	1/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.59)	**($0.55)**	$0.04	-6.8%	1/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($1.46)	**($1.36)**	$0.10	-6.8%	1/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($1.21)	**($1.13)**	$0.08	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($1.60)	**($1.49)**	$0.11	-6.9%	1/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.18)	**($1.10)**	$0.08	-6.8%	1/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($1.62)	**($1.51)**	$0.11	-6.8%	1/1/2014	0.0%	-6.8%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.72)	**($0.69)**	$0.03	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($1.79)	**($1.71)**	$0.08	-4.5%	1/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	($1.48)	**($1.41)**	$0.07	-4.7%	1/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($1.95)	**($1.87)**	$0.08	-4.1%	1/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.44)	**($1.38)**	$0.06	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($1.97)	**($1.89)**	$0.08	-4.1%	1/1/2014	0.0%	-4.1%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.33)**	$0.02	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	($0.87)	**($0.82)**	$0.05	-5.7%	1/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.68)**	$0.04	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	($0.95)	**($0.89)**	$0.06	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.66)**	$0.04	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	($0.96)	**($0.90)**	$0.06	-6.2%	1/1/2014	0.0%	-6.2%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.33)**	$0.02	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	($0.87)	**($0.82)**	$0.05	-5.7%	1/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.68)**	$0.04	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	($0.95)	**($0.89)**	$0.06	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.66)**	$0.04	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	($0.96)	**($0.90)**	$0.06	-6.2%	1/1/2014	0.0%	-6.2%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 1/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.11	**$0.10**	($0.01)	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$0.27	**$0.25**	($0.02)	-7.4%	1/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$0.23	**$0.21**	($0.02)	-8.7%	1/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	1/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.22	**$0.20**	($0.02)	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	1/1/2014	0.0%	-10.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	1/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	1/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	1/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	1/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	1/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	1/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$4.14	**$3.89**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$6.83	**$6.41**	($0.42)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$16.94	**$15.90**	($1.04)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$14.00	**$13.14**	($0.86)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$18.50	**$17.36**	($1.14)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.66	**$12.82**	($0.84)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$18.72	**$17.57**	($1.15)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$6.54	**$6.15**	($0.39)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$16.22	**$15.25**	($0.97)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$13.41	**$12.61**	($0.80)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$17.71	**$16.65**	($1.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.08	**$12.30**	($0.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$17.93	**$16.86**	($1.07)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$6.47	**$6.08**	($0.39)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$16.05	**$15.08**	($0.97)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$13.26	**$12.46**	($0.80)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$17.52	**$16.46**	($1.06)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.94	**$12.16**	($0.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$17.73	**$16.67**	($1.06)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.33	**$5.94**	($0.39)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$15.70	**$14.73**	($0.97)	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$12.98	**$12.18**	($0.80)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$17.14	**$16.09**	($1.05)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.66	**$11.88**	($0.78)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$17.35	**$16.28**	($1.07)	-6.2%	1/1/2014	0.0%	-6.2%

HealthNow New York Inc.
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Northeastern New York
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.17	**$5.80**	($0.37)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$15.30	**$14.38**	($0.92)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$12.65	**$11.89**	($0.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$16.71	**$15.71**	($1.00)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.34	**$11.60**	($0.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$16.91	**$15.90**	($1.01)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$6.04	**$5.68**	($0.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$14.98	**$14.09**	($0.89)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$12.38	**$11.64**	($0.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$16.36	**$15.38**	($0.98)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.08	**$11.36**	($0.72)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$16.56	**$15.57**	($0.99)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$5.88	**$5.52**	($0.36)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$14.58	**$13.69**	($0.89)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$12.05	**$11.32**	($0.73)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$15.92	**$14.95**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.76	**$11.04**	($0.72)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$16.12	**$15.13**	($0.99)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$5.74	**$5.40**	($0.34)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$14.24	**$13.39**	($0.85)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$11.77	**$11.07**	($0.70)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$15.54	**$14.62**	($0.92)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.48	**$10.80**	($0.68)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$15.73	**$14.80**	($0.93)	-5.9%	1/1/2014	0.0%	-5.9%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$5.58	**$5.25**	($0.33)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$13.84	**$13.02**	($0.82)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$11.44	**$10.76**	($0.68)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$15.11	**$14.22**	($0.89)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.16	**$10.50**	($0.66)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$15.29	**$14.39**	($0.90)	-5.9%	1/1/2014	0.0%	-5.9%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.34	**$5.02**	($0.32)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$13.24	**$12.45**	($0.79)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$10.95	**$10.29**	($0.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$14.46	**$13.59**	($0.87)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.68	**$10.04**	($0.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$14.64	**$13.76**	($0.88)	-6.0%	1/1/2014	0.0%	-6.0%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$5.37	**$5.04**	($0.33)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$13.32	**$12.50**	($0.82)	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$11.01	**$10.33**	($0.68)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$14.54	**$13.65**	($0.89)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.74	**$10.08**	($0.66)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$14.72	**$13.81**	($0.91)	-6.2%	1/1/2014	0.0%	-6.2%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	1/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	1/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	1/1/2014	0.0%	-15.8%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$4.50	**$4.23**	($0.27)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$11.16	**$10.49**	($0.67)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$9.23	**$8.67**	($0.56)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$12.19	**$11.45**	($0.74)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.00	**$8.46**	($0.54)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$12.33	**$11.59**	($0.74)	-6.0%	1/1/2014	0.0%	-6.0%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.46**	($0.03)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$1.22	**$1.14**	($0.08)	-6.6%	1/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1.33	**$1.25**	($0.08)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$1.34	**$1.26**	($0.08)	-6.0%	1/1/2014	0.0%	-6.0%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 1/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.56	**$0.52**	($0.04)	-7.1%	1/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$1.39	**$1.29**	($0.10)	-7.2%	1/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$1.15	**$1.07**	($0.08)	-7.0%	1/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$1.52	**$1.41**	($0.11)	-7.2%	1/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.12	**$1.04**	($0.08)	-7.1%	1/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$1.53	**$1.43**	($0.10)	-6.5%	1/1/2014	0.0%	-6.5%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.26	**$0.26**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.53	**$0.53**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.70	**$0.70**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.52	**$0.52**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.71	**$0.71**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	$0.48	**$0.45**	($0.03)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$1.19	**$1.12**	($0.07)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$1.30	**$1.22**	($0.08)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$1.32	**$1.23**	($0.09)	-6.8%	1/1/2014	0.0%	-6.8%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	$1.14	**$1.14**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$2.83	**$2.83**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$2.34	**$2.34**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$3.09	**$3.09**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.28	**$2.28**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$3.12	**$3.12**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM: CR1RAN0421 - Rx $15 Generic Only							
SINGLE 2, 3, & 4 TIER RATES	$73.20	**$49.43**	($23.77)	-32.5%	1/1/2014	0.0%	-32.5%
FAMILY 2 TIER RATES	$181.54	**$122.59**	($58.95)	-32.5%	1/1/2014	0.0%	-32.5%
TWO PERSON 3 & 4 TIER RATES	$150.06	**$101.33**	($48.73)	-32.5%	1/1/2014	0.0%	-32.5%
FAMILY 3 TIER RATES	$198.23	**$133.86**	($64.37)	-32.5%	1/1/2014	0.0%	-32.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$146.40	**$98.86**	($47.54)	-32.5%	1/1/2014	0.0%	-32.5%
FAMILY 4 TIER RATES	$200.64	**$135.49**	($65.15)	-32.5%	1/1/2014	0.0%	-32.5%
FORM: CR1RAN0421 - Rx $15/30%/50%							
SINGLE 2, 3, & 4 TIER RATES	$140.38	**$128.66**	($11.72)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$348.14	**$319.09**	($29.05)	-8.3%	1/1/2014	0.0%	-8.3%
TWO PERSON 3 & 4 TIER RATES	$287.78	**$263.76**	($24.02)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 3 TIER RATES	$380.15	**$348.42**	($31.73)	-8.3%	1/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$280.76	**$257.33**	($23.43)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$384.78	**$352.67**	($32.11)	-8.3%	1/1/2014	0.0%	-8.3%
FORM: CR1RAN0421 - Rx $15/50%/50%							
SINGLE 2, 3, & 4 TIER RATES	$125.94	**$111.42**	($14.52)	-11.5%	1/1/2014	0.0%	-11.5%
FAMILY 2 TIER RATES	$312.33	**$276.32**	($36.01)	-11.5%	1/1/2014	0.0%	-11.5%
TWO PERSON 3 & 4 TIER RATES	$258.18	**$228.41**	($29.77)	-11.5%	1/1/2014	0.0%	-11.5%
FAMILY 3 TIER RATES	$341.05	**$301.72**	($39.33)	-11.5%	1/1/2014	0.0%	-11.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$251.88	**$222.84**	($29.04)	-11.5%	1/1/2014	0.0%	-11.5%
FAMILY 4 TIER RATES	$345.20	**$305.40**	($39.80)	-11.5%	1/1/2014	0.0%	-11.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$1000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$142.16	**$125.14**	($17.02)	-12.0%	1/1/2014	0.0%	-12.0%
FAMILY 2 TIER RATES	$352.56	**$310.35**	($42.21)	-12.0%	1/1/2014	0.0%	-12.0%
TWO PERSON 3 & 4 TIER RATES	$291.43	**$256.54**	($34.89)	-12.0%	1/1/2014	0.0%	-12.0%
FAMILY 3 TIER RATES	$384.97	**$338.89**	($46.08)	-12.0%	1/1/2014	0.0%	-12.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$284.32	**$250.28**	($34.04)	-12.0%	1/1/2014	0.0%	-12.0%
FAMILY 4 TIER RATES	$389.66	**$343.02**	($46.64)	-12.0%	1/1/2014	0.0%	-12.0%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$2000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$144.60	**$129.37**	($15.23)	-10.5%	1/1/2014	0.0%	-10.5%
FAMILY 2 TIER RATES	$358.61	**$320.83**	($37.78)	-10.5%	1/1/2014	0.0%	-10.5%
TWO PERSON 3 & 4 TIER RATES	$296.43	**$265.20**	($31.23)	-10.5%	1/1/2014	0.0%	-10.5%
FAMILY 3 TIER RATES	$391.58	**$350.33**	($41.25)	-10.5%	1/1/2014	0.0%	-10.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$289.20	**$258.74**	($30.46)	-10.5%	1/1/2014	0.0%	-10.5%
FAMILY 4 TIER RATES	$396.35	**$354.60**	($41.75)	-10.5%	1/1/2014	0.0%	-10.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$3000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$145.95	**$131.55**	($14.40)	-9.9%	1/1/2014	0.0%	-9.9%
FAMILY 2 TIER RATES	$361.96	**$326.23**	($35.73)	-9.9%	1/1/2014	0.0%	-9.9%
TWO PERSON 3 & 4 TIER RATES	$299.20	**$269.67**	($29.53)	-9.9%	1/1/2014	0.0%	-9.9%
FAMILY 3 TIER RATES	$395.23	**$356.23**	($39.00)	-9.9%	1/1/2014	0.0%	-9.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$291.90	**$263.09**	($28.81)	-9.9%	1/1/2014	0.0%	-9.9%
FAMILY 4 TIER RATES	$400.05	**$360.57**	($39.48)	-9.9%	1/1/2014	0.0%	-9.9%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$4000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$146.85	**$133.02**	($13.83)	-9.4%	1/1/2014	0.0%	-9.4%
FAMILY 2 TIER RATES	$364.19	**$329.89**	($34.30)	-9.4%	1/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	$301.04	**$272.69**	($28.35)	-9.4%	1/1/2014	0.0%	-9.4%
FAMILY 3 TIER RATES	$397.67	**$360.22**	($37.45)	-9.4%	1/1/2014	0.0%	-9.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$293.70	**$266.04**	($27.66)	-9.4%	1/1/2014	0.0%	-9.4%
FAMILY 4 TIER RATES	$402.52	**$364.61**	($37.91)	-9.4%	1/1/2014	0.0%	-9.4%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$4.24**	$4.24	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**$10.52**	$10.52	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
TWO PERSON 3 & 4 TIER RATES	$0.00	**$8.69**	$8.69	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 3 TIER RATES	$0.00	**$11.48**	$11.48	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$8.48**	$8.48	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 4 TIER RATES	$0.00	**$11.62**	$11.62	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 1/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRIMARY/SPECIALIST COPAYS - $10/$10 (STANDARD NETWORK), $5/$15 OR $0/$20 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$777.90	**$731.02**	($46.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,929.19	**$1,812.93**	($116.26)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,594.70	**$1,498.59**	($96.11)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,106.55	**$1,979.60**	($126.95)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,555.80	**$1,462.04**	($93.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,132.22	**$2,003.73**	($128.49)	-6.0%	1/1/2014	0.0%	-6.0%
PRIMARY/SPECIALIST COPAYS - $10/$20 (STANDARD NETWORK), $15/$15 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$727.56	**$683.72**	($43.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,804.35	**$1,695.63**	($108.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,491.50	**$1,401.63**	($89.87)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1,970.23	**$1,851.51**	($118.72)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,455.12	**$1,367.44**	($87.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1,994.24	**$1,874.08**	($120.16)	-6.0%	1/1/2014	0.0%	-6.0%
ELIMINATION OF INFERTILITY COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
SUBSTANCE ABUSE INPATIENT REHABILITATION - ADDS 30 DAYS IF INPATIENT ALCOHOL AND SUBSTANCE ABUSE REHABILITATION							
SINGLE 2, 3, & 4 TIER RATES	$4.14	**$3.89**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$10.27	**$9.65**	($0.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$8.49	**$7.97**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$11.21	**$10.53**	($0.68)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.28	**$7.78**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$11.35	**$10.66**	($0.69)	-6.1%	1/1/2014	0.0%	-6.1%
PROSTHETICS & ORTHOTICS AT 80% In-network, 50% OON							
SINGLE 2, 3, & 4 TIER RATES	$4.17	**$3.92**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$10.34	**$9.72**	($0.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$8.55	**$8.04**	($0.51)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$11.29	**$10.62**	($0.67)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.34	**$7.84**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$11.43	**$10.74**	($0.69)	-6.0%	1/1/2014	0.0%	-6.0%
ELIMINATION OF ELECTIVE ABORTION COVERAGE(HMO)							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	1/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
INPATIENT COPAY - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.31)	**($3.11)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($8.21)	**($7.71)**	$0.50	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($6.79)	**($6.38)**	$0.41	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($8.96)	**($8.42)**	$0.54	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.62)	**($6.22)**	$0.40	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($9.07)	**($8.52)**	$0.55	-6.1%	1/1/2014	0.0%	-6.1%
INPATIENT COPAY - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.61)	**($6.22)**	$0.39	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($16.39)	**($15.43)**	$0.96	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($13.55)	**($12.75)**	$0.80	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	($17.90)	**($16.84)**	$1.06	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.22)	**($12.44)**	$0.78	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($18.12)	**($17.05)**	$1.07	-5.9%	1/1/2014	0.0%	-5.9%
EMERGENCY ROOM @$50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.79)	**($0.75)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($1.96)	**($1.86)**	$0.10	-5.1%	1/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($1.62)	**($1.54)**	$0.08	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($2.14)	**($2.03)**	$0.11	-5.1%	1/1/2014	0.0%	-5.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.58)	**($1.50)**	$0.08	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($2.17)	**($2.06)**	$0.11	-5.1%	1/1/2014	0.0%	-5.1%
OUTPATIENT SURGERY TO: $50 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.44)	**($1.35)**	$0.09	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($3.57)	**($3.35)**	$0.22	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($2.95)	**($2.77)**	$0.18	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($3.90)	**($3.66)**	$0.24	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.88)	**($2.70)**	$0.18	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($3.95)	**($3.70)**	$0.25	-6.3%	1/1/2014	0.0%	-6.3%
OUTPATIENT SURGERY TO: $75 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.64)	**($2.48)**	$0.16	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($6.55)	**($6.15)**	$0.40	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($5.41)	**($5.08)**	$0.33	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($7.15)	**($6.72)**	$0.43	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.28)	**($4.96)**	$0.32	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($7.24)	**($6.80)**	$0.44	-6.1%	1/1/2014	0.0%	-6.1%
OUTPATIENT SURGERY TO: $50 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.34)	**($1.26)**	$0.08	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($3.32)	**($3.12)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($2.75)	**($2.58)**	$0.17	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($3.63)	**($3.41)**	$0.22	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.68)	**($2.52)**	$0.16	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($3.67)	**($3.45)**	$0.22	-6.0%	1/1/2014	0.0%	-6.0%

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Rates Effective 1/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OUTPATIENT SURGERY TO: $75 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.55)	**($2.39)**	$0.16	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($6.32)	**($5.93)**	$0.39	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($5.23)	**($4.90)**	$0.33	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($6.91)	**($6.47)**	$0.44	-6.4%	1/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.10)	**($4.78)**	$0.32	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($6.99)	**($6.55)**	$0.44	-6.3%	1/1/2014	0.0%	-6.3%
PCP VISITS @ $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$680.09	**$639.10**	($40.99)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,686.62	**$1,584.97**	($101.65)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,394.18	**$1,310.16**	($84.02)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1,841.68	**$1,730.68**	($111.00)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,360.18	**$1,278.20**	($81.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1,864.13	**$1,751.77**	($112.36)	-6.0%	1/1/2014	0.0%	-6.0%
PRIMARY/SPECIALIST VISITS @$20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$680.09	**$639.10**	($40.99)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,686.62	**$1,584.97**	($101.65)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,394.18	**$1,310.16**	($84.02)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1,841.68	**$1,730.68**	($111.00)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,360.18	**$1,278.20**	($81.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1,864.13	**$1,751.77**	($112.36)	-6.0%	1/1/2014	0.0%	-6.0%
AMBULANCE COVERAGE @ $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	1/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	1/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	1/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	1/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	1/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	1/1/2014	0.0%	-16.7%
AMBULANCE COVERAGE @ $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.22)	**($0.20)**	$0.02	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.55)	**($0.50)**	$0.05	-9.1%	1/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.45)	**($0.41)**	$0.04	-8.9%	1/1/2014	0.0%	-8.9%
FAMILY 3 TIER RATES	($0.60)	**($0.54)**	$0.06	-10.0%	1/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.44)	**($0.40)**	$0.04	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	($0.60)	**($0.55)**	$0.05	-8.3%	1/1/2014	0.0%	-8.3%
ADD COVERAGE TO DOMESTIC PARTNERS (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
DME AT 50% COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($1.75)	**($1.65)**	$0.10	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	($4.34)	**($4.09)**	$0.25	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	($3.59)	**($3.38)**	$0.21	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	($4.74)	**($4.47)**	$0.27	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.50)	**($3.30)**	$0.20	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	($4.80)	**($4.52)**	$0.28	-5.8%	1/1/2014	0.0%	-5.8%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	($2.32)	**($2.18)**	$0.14	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($5.75)	**($5.41)**	$0.34	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($4.76)	**($4.47)**	$0.29	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($6.28)	**($5.90)**	$0.38	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.64)	**($4.36)**	$0.28	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($6.36)	**($5.98)**	$0.38	-6.0%	1/1/2014	0.0%	-6.0%
PROSTHETICS AND ORTHOTICS AT 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	1/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	1/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	1/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	1/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	1/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	1/1/2014	0.0%	-16.7%
SNF - 50 DAYS COVERAGE PER CALENDAR YEAR							
SINGLE 2, 3, & 4 TIER RATES	($0.95)	**($0.89)**	$0.06	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($2.36)	**($2.21)**	$0.15	-6.4%	1/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	($1.95)	**($1.82)**	$0.13	-6.7%	1/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($2.57)	**($2.41)**	$0.16	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.90)	**($1.78)**	$0.12	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($2.60)	**($2.44)**	$0.16	-6.2%	1/1/2014	0.0%	-6.2%
OUTPATIENT SURGERY IN A PHYSICIAN'S OFFICE AT $25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.27)	**($1.20)**	$0.07	-5.5%	1/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	($3.15)	**($2.98)**	$0.17	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($2.60)	**($2.46)**	$0.14	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	($3.44)	**($3.25)**	$0.19	-5.5%	1/1/2014	0.0%	-5.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.54)	**($2.40)**	$0.14	-5.5%	1/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	($3.48)	**($3.29)**	$0.19	-5.5%	1/1/2014	0.0%	-5.5%
HOME HEALTH CARE AT $10 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.40)	**($0.35)**	$0.05	-12.5%	1/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.29)**	$0.04	-12.1%	1/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	($0.43)	**($0.38)**	$0.05	-11.6%	1/1/2014	0.0%	-11.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.28)**	$0.04	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.44)	**($0.38)**	$0.06	-13.6%	1/1/2014	0.0%	-13.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE AT $15 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.35)**	$0.02	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	($0.92)	**($0.87)**	$0.05	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 3 TIER RATES	($1.00)	**($0.95)**	$0.05	-5.0%	1/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	($1.01)	**($0.96)**	$0.05	-5.0%	1/1/2014	0.0%	-5.0%
HOME HEALTH CARE AT $20 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.46)	**($0.43)**	$0.03	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($1.14)	**($1.07)**	$0.07	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($0.94)	**($0.88)**	$0.06	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($1.25)	**($1.16)**	$0.09	-7.2%	1/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.92)	**($0.86)**	$0.06	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($1.26)	**($1.18)**	$0.08	-6.3%	1/1/2014	0.0%	-6.3%
$5/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$5/$10							
SINGLE 2, 3, & 4 TIER RATES	$807.10	**$758.46**	($48.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,001.61	**$1,880.98**	($120.63)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,654.56	**$1,554.84**	($99.72)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,185.63	**$2,053.91**	($131.72)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,614.20	**$1,516.92**	($97.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,212.26	**$2,078.94**	($133.32)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$808.12	**$759.41**	($48.71)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,004.14	**$1,883.34**	($120.80)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,656.65	**$1,556.79**	($99.86)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,188.39	**$2,056.48**	($131.91)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,616.24	**$1,518.82**	($97.42)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,215.06	**$2,081.54**	($133.52)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$803.58	**$755.16**	($48.42)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,992.88	**$1,872.80**	($120.08)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,647.34	**$1,548.08**	($99.26)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,176.09	**$2,044.97**	($131.12)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,607.16	**$1,510.32**	($96.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,202.61	**$2,069.89**	($132.72)	-6.0%	1/1/2014	0.0%	-6.0%
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$802.18	**$753.83**	($48.35)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,989.41	**$1,869.50**	($119.91)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,644.47	**$1,545.35**	($99.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,172.30	**$2,041.37**	($130.93)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,604.36	**$1,507.66**	($96.70)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,198.78	**$2,066.25**	($132.53)	-6.0%	1/1/2014	0.0%	-6.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$797.48	**$749.42**	($48.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,977.75	**$1,858.56**	($119.19)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,634.83	**$1,536.31**	($98.52)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,159.58	**$2,029.43**	($130.15)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,594.96	**$1,498.84**	($96.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,185.89	**$2,054.16**	($131.73)	-6.0%	1/1/2014	0.0%	-6.0%
$0/15 or $5/10							
SINGLE 2, 3, & 4 TIER RATES	$807.61	**$758.94**	($48.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,002.87	**$1,882.17**	($120.70)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,655.60	**$1,555.83**	($99.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,187.01	**$2,055.21**	($131.80)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,615.22	**$1,517.88**	($97.34)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,213.66	**$2,080.25**	($133.41)	-6.0%	1/1/2014	0.0%	-6.0%
$10/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$10/$10							
SINGLE 2, 3, & 4 TIER RATES	$777.90	**$731.02**	($46.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,929.19	**$1,812.93**	($116.26)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,594.70	**$1,498.59**	($96.11)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,106.55	**$1,979.60**	($126.95)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,555.80	**$1,462.04**	($93.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,132.22	**$2,003.73**	($128.49)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$783.71	**$736.48**	($47.23)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,943.60	**$1,826.47**	($117.13)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,606.61	**$1,509.78**	($96.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,122.29	**$1,994.39**	($127.90)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,567.42	**$1,472.96**	($94.46)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,148.15	**$2,018.69**	($129.46)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$778.69	**$731.76**	($46.93)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,931.15	**$1,814.76**	($116.39)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,596.31	**$1,500.11**	($96.20)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,108.69	**$1,981.61**	($127.08)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,557.38	**$1,463.52**	($93.86)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,134.39	**$2,005.75**	($128.64)	-6.0%	1/1/2014	0.0%	-6.0%

HealthNow New York Inc.
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Master Group Contract
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Rates Effective 1/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$777.15	**$730.32**	($46.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,927.33	**$1,811.19**	($116.14)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,593.16	**$1,497.16**	($96.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,104.52	**$1,977.71**	($126.81)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,554.30	**$1,460.64**	($93.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,130.17	**$2,001.81**	($128.36)	-6.0%	1/1/2014	0.0%	-6.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$772.02	**$725.50**	($46.52)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,914.61	**$1,799.24**	($115.37)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,582.64	**$1,487.28**	($95.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,090.63	**$1,964.65**	($125.98)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,544.04	**$1,451.00**	($93.04)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,116.11	**$1,988.60**	($127.51)	-6.0%	1/1/2014	0.0%	-6.0%
$15/$15 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$15/$15							
SINGLE 2, 3, & 4 TIER RATES	$737.90	**$693.43**	($44.47)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,829.99	**$1,719.71**	($110.28)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,512.70	**$1,421.53**	($91.17)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1,998.23	**$1,877.81**	($120.42)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,475.80	**$1,386.86**	($88.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,022.58	**$1,900.69**	($121.89)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$752.71	**$707.35**	($45.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,866.72	**$1,754.23**	($112.49)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,543.06	**$1,450.07**	($92.99)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,038.34	**$1,915.50**	($122.84)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,505.42	**$1,414.70**	($90.72)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,063.18	**$1,938.85**	($124.33)	-6.0%	1/1/2014	0.0%	-6.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$745.59	**$700.66**	($44.93)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,849.06	**$1,737.64**	($111.42)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,528.46	**$1,436.35**	($92.11)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,019.06	**$1,897.39**	($121.67)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,491.18	**$1,401.32**	($89.86)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,043.66	**$1,920.51**	($123.15)	-6.0%	1/1/2014	0.0%	-6.0%
$10/$20							
SINGLE 2, 3, & 4 TIER RATES	$738.89	**$694.36**	($44.53)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,832.45	**$1,722.01**	($110.44)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,514.72	**$1,423.44**	($91.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,000.91	**$1,880.33**	($120.58)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,477.78	**$1,388.72**	($89.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,025.30	**$1,903.24**	($122.06)	-6.0%	1/1/2014	0.0%	-6.0%
DEPENDENT/STUDENT COVERAGE (HMO)							
26/26	1.0170	**1.0170**	0.0000	0.0%	1/1/2014	0.0%	0.0%
Form HNPOS-2 to add the out-of-network deductible/coinsurance/out-of-pocket maximum option of $500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$38.72	**$36.38**	($2.34)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$96.03	**$90.22**	($5.81)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$79.38	**$74.58**	($4.80)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$104.85	**$98.52**	($6.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$77.44	**$72.76**	($4.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$106.13	**$99.72**	($6.41)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.90	**$26.22**	($1.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$69.19	**$65.03**	($4.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$57.20	**$53.75**	($3.45)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$75.55	**$71.00**	($4.55)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.80	**$52.44**	($3.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$76.47	**$71.87**	($4.60)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.79	**$24.24**	($1.55)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$63.96	**$60.12**	($3.84)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$52.87	**$49.69**	($3.18)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$69.84	**$65.64**	($4.20)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.58	**$48.48**	($3.10)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$70.69	**$66.44**	($4.25)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.85	**$22.41**	($1.44)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$59.15	**$55.58**	($3.57)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$48.89	**$45.94**	($2.95)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$64.59	**$60.69**	($3.90)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.70	**$44.82**	($2.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$65.37	**$61.43**	($3.94)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.47	**$28.63**	($1.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$75.57	**$71.00**	($4.57)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$62.46	**$58.69**	($3.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$82.51	**$77.53**	($4.98)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.94	**$57.26**	($3.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$83.52	**$78.47**	($5.05)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$14.44	**$13.57**	($0.87)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$35.81	**$33.65**	($2.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$29.60	**$27.82**	($1.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$39.10	**$36.75**	($2.35)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$28.88	**$27.14**	($1.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$39.58	**$37.20**	($2.38)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.85)	**($0.80)**	$0.05	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($2.11)	**($1.98)**	$0.13	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($1.74)	**($1.64)**	$0.10	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	($2.30)	**($2.17)**	$0.13	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.70)	**($1.60)**	$0.10	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($2.33)	**($2.19)**	$0.14	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.30	**$28.47**	($1.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$75.14	**$70.61**	($4.53)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$62.12	**$58.36**	($3.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$82.05	**$77.10**	($4.95)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.60	**$56.94**	($3.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$83.05	**$78.04**	($5.01)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.08	**$26.38**	($1.70)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$69.64	**$65.42**	($4.22)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$57.56	**$54.08**	($3.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$76.04	**$71.44**	($4.60)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.16	**$52.76**	($3.40)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$76.97	**$72.31**	($4.66)	-6.1%	1/1/2014	0.0%	-6.1%
POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$26.09	**$24.52**	($1.57)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$64.70	**$60.81**	($3.89)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$53.48	**$50.27**	($3.21)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$70.65	**$66.40**	($4.25)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.18	**$49.04**	($3.14)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$71.51	**$67.21**	($4.30)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.74	**$30.77**	($1.97)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$81.20	**$76.31**	($4.89)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$67.12	**$63.08**	($4.04)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$88.66	**$83.33**	($5.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.48	**$61.54**	($3.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$89.74	**$84.34**	($5.40)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$16.49	**$15.49**	($1.00)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$40.90	**$38.42**	($2.48)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$33.80	**$31.75**	($2.05)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$44.65	**$41.95**	($2.70)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$32.98	**$30.98**	($2.00)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$45.20	**$42.46**	($2.74)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.26	**$0.26**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.53	**$0.53**	$0.00	0.6%	1/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	$0.70	**$0.70**	$0.00	0.6%	1/1/2014	0.0%	0.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.52	**$0.52**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.71	**$0.71**	$0.00	0.0%	1/1/2014	0.0%	0.0%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.50	**$24.90**	($1.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$65.72	**$61.75**	($3.97)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$54.33	**$51.05**	($3.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$71.76	**$67.43**	($4.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.00	**$49.80**	($3.20)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$72.64	**$68.25**	($4.39)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.50	**$23.02**	($1.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$60.76	**$57.09**	($3.67)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$50.23	**$47.19**	($3.04)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$66.35	**$62.34**	($4.01)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.00	**$46.04**	($2.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$67.15	**$63.10**	($4.05)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.55	**$21.20**	($1.35)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$55.92	**$52.58**	($3.34)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$46.23	**$43.46**	($2.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$61.07	**$57.41**	($3.66)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.10	**$42.40**	($2.70)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$61.81	**$58.11**	($3.70)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.10	**$27.35**	($1.75)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$72.17	**$67.83**	($4.34)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.66	**$56.07**	($3.59)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$78.80	**$74.06**	($4.74)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.20	**$54.70**	($3.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$79.76	**$74.97**	($4.79)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.39	**$6.00**	($0.39)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$15.85	**$14.88**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$13.10	**$12.30**	($0.80)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$17.30	**$16.25**	($1.05)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.78	**$12.00**	($0.78)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$17.51	**$16.45**	($1.06)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.00	**$1.88**	($0.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$4.96	**$4.66**	($0.30)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$4.10	**$3.85**	($0.25)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$5.42	**$5.09**	($0.33)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.00	**$3.76**	($0.24)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$5.48	**$5.15**	($0.33)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.82	**$27.08**	($1.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$71.47	**$67.16**	($4.31)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.08	**$55.51**	($3.57)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$78.04	**$73.33**	($4.71)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.64	**$54.16**	($3.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$79.00	**$74.23**	($4.77)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.64	**$25.03**	($1.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$66.07	**$62.07**	($4.00)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$54.61	**$51.31**	($3.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$72.14	**$67.78**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.28	**$50.06**	($3.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$73.02	**$68.61**	($4.41)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.74	**$23.25**	($1.49)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.36	**$57.66**	($3.70)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$50.72	**$47.66**	($3.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.00	**$62.96**	($4.04)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.48	**$46.50**	($2.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$67.81	**$63.73**	($4.08)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.23	**$29.35**	($1.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$77.45	**$72.79**	($4.66)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$64.02	**$60.17**	($3.85)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$84.57	**$79.48**	($5.09)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.46	**$58.70**	($3.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$85.60	**$80.45**	($5.15)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.92	**$6.51**	($0.41)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$17.16	**$16.14**	($1.02)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$14.19	**$13.35**	($0.84)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$18.74	**$17.63**	($1.11)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.84	**$13.02**	($0.82)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$18.97	**$17.84**	($1.13)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.42	**$3.21**	($0.21)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$8.48	**$7.96**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$7.01	**$6.58**	($0.43)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$9.26	**$8.69**	($0.57)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.84	**$6.42**	($0.42)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$9.37	**$8.80**	($0.57)	-6.1%	1/1/2014	0.0%	-6.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.42**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.80	**$58.08**	($3.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$48.01**	($3.08)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.48	**$63.42**	($4.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.84**	($3.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$68.31	**$64.19**	($4.12)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.78	**$21.40**	($1.38)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$56.49	**$53.07**	($3.42)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$46.70	**$43.87**	($2.83)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$61.69	**$57.95**	($3.74)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.56	**$42.80**	($2.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$62.44	**$58.66**	($3.78)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$20.97	**$19.70**	($1.27)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$52.01	**$48.86**	($3.15)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$42.99	**$40.39**	($2.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$56.79	**$53.35**	($3.44)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$41.94	**$39.40**	($2.54)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$57.48	**$54.00**	($3.48)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.21	**$25.57**	($1.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$67.48	**$63.41**	($4.07)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$55.78	**$52.42**	($3.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$73.68	**$69.24**	($4.44)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.42	**$51.14**	($3.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$74.58	**$70.09**	($4.49)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.47	**$5.14**	($0.33)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$13.57	**$12.75**	($0.82)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$11.21	**$10.54**	($0.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$14.81	**$13.92**	($0.89)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.94	**$10.28**	($0.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$14.99	**$14.09**	($0.90)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.06	**$0.99**	($0.07)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2.63	**$2.46**	($0.17)	-6.5%	1/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$2.17	**$2.03**	($0.14)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$2.87	**$2.68**	($0.19)	-6.6%	1/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.12	**$1.98**	($0.14)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2.91	**$2.71**	($0.20)	-6.9%	1/1/2014	0.0%	-6.9%
POS - $500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.86	**$25.25**	($1.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$66.61	**$62.62**	($3.99)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$55.06	**$51.76**	($3.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$72.74	**$68.38**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.72	**$50.50**	($3.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$73.62	**$69.21**	($4.41)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.42**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.80	**$58.08**	($3.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$48.01**	($3.08)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.48	**$63.42**	($4.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.84**	($3.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$68.31	**$64.19**	($4.12)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.97	**$21.59**	($1.38)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$56.97	**$53.54**	($3.43)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$47.09	**$44.26**	($2.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$62.20	**$58.47**	($3.73)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.94	**$43.18**	($2.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$62.96	**$59.18**	($3.78)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.23	**$27.47**	($1.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$72.49	**$68.13**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.92	**$56.31**	($3.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$79.15	**$74.39**	($4.76)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.46	**$54.94**	($3.52)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$80.12	**$75.30**	($4.82)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.92	**$5.56**	($0.36)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$14.68	**$13.79**	($0.89)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$12.14	**$11.40**	($0.74)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$16.03	**$15.06**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.84	**$11.12**	($0.72)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$16.23	**$15.24**	($0.99)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.41	**$2.26**	($0.15)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$5.98	**$5.60**	($0.38)	-6.4%	1/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	$4.94	**$4.63**	($0.31)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$6.53	**$6.12**	($0.41)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.82	**$4.52**	($0.30)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$6.61	**$6.19**	($0.42)	-6.4%	1/1/2014	0.0%	-6.4%

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Form # LS1G4N0004
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Rates Effective 1/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
ELIMINATION OF ELECTIVE ABORTION COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	1/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
ELIMINATION OF INFERTILITY COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
DME @50% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	1/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	1/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	1/1/2014	0.0%	-4.5%
DOMESTIC PARTNER RATE (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
SNF AT 50 DAYS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.07)	**($0.06)**	$0.01	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	($0.17)	**($0.15)**	$0.02	-11.8%	1/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	1/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	1/1/2014	0.0%	-15.8%
SNF UNLIMITED AT 80% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.08)	**($0.07)**	$0.01	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.20)	**($0.17)**	$0.03	-15.0%	1/1/2014	0.0%	-15.0%
TWO PERSON 3 & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	1/1/2014	0.0%	-13.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	1/1/2014	0.0%	-13.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.34)	**($0.33)**	$0.01	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	1/1/2014	0.0%	-2.4%
TWO PERSON 3 & 4 TIER RATES	($0.70)	**($0.68)**	$0.02	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($0.92)	**($0.89)**	$0.03	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.68)	**($0.66)**	$0.02	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($0.93)	**($0.90)**	$0.03	-3.2%	1/1/2014	0.0%	-3.2%
DEPENDENT/STUDENT COVERAGE (POS)							
26/26	1.0170	**1.0170**	0.0000	0.0%	1/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%

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Benefit Descriptions

Form Number	Product Name	Description
BS-ALBHMO.6	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $15 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.7	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $10 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.8	NYS Mandated Direct Pay POS Health Plus	Adds out of network benefits to BS-ALBHMO.7. NYS Mandate. Available to Direct Pay Subscribers.
BS-ALBHMO.5	Child Health Plus	New York State Child Health Plus Product.
BS-ALBHMO.1	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $10 office visit copay option. Available to Groups.
BS-ALBHMO.2	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $15 office visit copay option. Available to Groups.
BS-R-198	Health Now Rider	A Blue Shield Mandate to be sold with BS-ALBHMO.1 and BS-ALBHMO.2, which changes benefits for outpatient surgery, rehabiliative therapy, mental health/ substance abuse, home health care, and ambulance.
BS-ALBPOS.1	Health Plus	Adds out of network benefits to Health Now. All benefits are subject to a deductible and coinsurance. Deductible options are $250, $500, or $750 per individual.
BS-R-199	Health Plus Rider	A Blue Shield Mandate to be sold with BS-ALBPOS.1 which changes benefits for rehabiliative therapy and the annual maximum.
BS-ALBHMO.10	Health Now Flex	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with optional PCP/Specialist copays of $10/10,$5/15,$0/20 or $15/15,$10/20. Available to groups.
BS-ALBPOS.10	Health Now Flex	Adds out of network benefits to Health Now Flex. All benefits are subject to a deductible, coinsurance and out of pocket limit. Deductible options are $250, $500, or $750; Coinsurance options are 20% or 25%; Out of pocket limit options are $5000 and unlimited.
BS-R-211	Health Now Flex Dental	Rider to add an annual dental exam and cleaning to the Health Now Flex contract.
BS-R-212	Health Now Flex Vision	Rider to add vision benefits to the Health Now Flex contract.
BS-R-203	Health Now Flex Chiro	Rider to add chiropractic benefits to the Health Now Flex contract.
BS-R-167	Health Now/Health Now Flex Rider	Rider to add 30 days of inpatient treatment for alcoholism and substance abuse to the Health Now contract.
BS-R-168	Health Now/Health Now Flex Rider	Rider to add coverage for mental health visits up to a total value of $1400 per person per calendar year to the Health Now contract.
BS-R-169	Health Now/Health Now Flex Rider	Rider to exclude abortion coverage to the Health Now contract.
BS-R-170	Health Now/Health Now Flex Rider	Rider to change dependent coverage to age 23.

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Form Number	Product Name	Description
BS-R-171	Health Now/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Now contract.
BS-R-172	Health Now/Health Now Flex Rider	Rider to add an inpatient copayment of $250 or $500 to each single confinement in a hospital, nursing home, skilled nursing facility or other facility to the Health Now contract.
BS-R-191	Health Now Rider	Rider to add vision benefits to the Helath Now contract.
BS-R-182	Health Plus/Health Now Flex Rider	Rider to delete elective abortion coverage to the Health Plus contract. To be sold with rider BS-R-169.
BS-R-183	Health Plus/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Plus contract. To be sold with rider BS-R-171.
BS-R-200	Health Plus Rider	Rider to change the coinsurance on a Health Plus contract from 75% to 80%, with an option for an out of pocket maximum.
BS-R-166	Managed Drug Rider	Prescription drug card with one copay for generic and brand prescriptions and subject to mandatory generic reimbursement. Copay options are $5, $8, $10, $5/10, 20%. or 50%.
BS-R-166END1	Managed Drug Endorsement	Rider to delete coverage of oral contraceptives from managed drug coverage.
BS-R-166END2	Managed Drug Endorsement	Rider to delete mandatory generic reimbursement from managed drug coverage.
BS-R-166END3	Managed Drug Endorsement	Rider to add a $500 individual/$1000 family annual maximum to managed drug coverage.
BS-R-166END5	Managed Drug Endorsement	Rider to add out of network prescription drug benefits at 50% with a $500 annual maximum.
BS-R-185	NYS M/A Rider	Rider to Health Plus adding benefits for Skilled Nursing Facility.
BS-R-186	NYS M/A Rider	Rider to Health Now adding Alcohol and Substance abuse coverage.
HNDRUG-HMO.1	Managed Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.
HN-ALBHMO-R-12	Vermont Rider	Rider to provide an option for HMO subscribers to add coverage for services rendered in the State of Vermont.
HN-HMO.AMEND-3	DME Amendment	Amendment to limit the maximum annual benefit for durable medical equipment, excluding oxygen and ventilators to $1,000 per person, per calendar year.
HN.HNY.GRP AND HN.HNY.IND	Healthy NY	A Health Maintenance Organization benefit providing medical coverage following New York State guidelines.
CR1E4N0022	Sizzel Rider	Rider to Waive Generic Oral Contraceptives Copay
C41A4N0016	Sizzel Rider	Rider to Wavie Inpatient Maternity Copay
C41A4N0018	Sizzel Rider	Rider to Waive Pediatric PCP Copay
LS1G4N0004	Master Group Contract	Master Group Plan to allow for coverage of domestic partners
CH1A4N0062	Dependent/Student rider	Extend dep/stud coverage to the end of the year or end of the month
AH1R4N0050	New Copay Options	Rider to add office visit, ambulance, and ER copays for ALBHMO.10
LH1R4N0052	New Copay Options	Rider to add office visit, ambulance, and ER copays for Master Group Contract
CH1R4N0054	New Copay Options	Rider to add office visit, ambulance, and ER copays for HMO 100

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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**

The number of hospice care days is limited to 210 days

C. **Medical Services**

Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**

Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only
E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 1 - HMO**	**OPTION 1 - W/POS**
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is s $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 2- HMO**	**OPTION 2 - W/POS**
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 4- HMO**	**OPTION 4 - W/POS**
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annuallv.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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Rating Regions

Managed Care Region	Counties
NENY 3	Clinton, Essex

HealthNow New York Inc.
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Northeastern New York
Rates Effective 1/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$10 $5/$15 $0/$20							
SINGLE 2, 3, & 4 TIER RATES	$910.70	**$855.81**	($54.89)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,258.54	**$2,122.41**	($136.13)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,866.94	**$1,754.41**	($112.53)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,466.18	**$2,317.53**	($148.65)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,821.40	**$1,711.62**	($109.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,496.23	**$2,345.78**	($150.45)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$20 $15/$15							
SINGLE 2, 3, & 4 TIER RATES	$851.83	**$800.49**	($51.34)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,112.54	**$1,985.22**	($127.32)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,746.25	**$1,641.00**	($105.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,306.76	**$2,167.73**	($139.03)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,703.66	**$1,600.98**	($102.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,334.87	**$2,194.14**	($140.73)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$796.15	**$748.17**	($47.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,974.45	**$1,855.46**	($118.99)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,632.11	**$1,533.75**	($98.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,155.97	**$2,026.04**	($129.93)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,592.30	**$1,496.34**	($95.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,182.25	**$2,050.73**	($131.52)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$796.15	**$748.17**	($47.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,974.45	**$1,855.46**	($118.99)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,632.11	**$1,533.75**	($98.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,155.97	**$2,026.04**	($129.93)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,592.30	**$1,496.34**	($95.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,182.25	**$2,050.73**	($131.52)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-R-167: SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.14	**$3.89**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$10.27	**$9.65**	($0.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$8.49	**$7.97**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$11.21	**$10.53**	($0.68)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.28	**$7.78**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$11.35	**$10.66**	($0.69)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-R-207: PROSTHETICS & ORTHOTICS RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.17	**$3.92**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$10.34	**$9.72**	($0.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$8.55	**$8.04**	($0.51)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$11.29	**$10.62**	($0.67)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.34	**$7.84**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$11.43	**$10.74**	($0.69)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-172: INPATIENT COPAY RIDER - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.31)	**($3.11)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($8.21)	**($7.71)**	$0.50	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($6.79)	**($6.38)**	$0.41	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($8.96)	**($8.42)**	$0.54	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.62)	**($6.22)**	$0.40	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($9.07)	**($8.52)**	$0.55	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-R-172: INPATIENT COPAY RIDER - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.61)	**($6.21)**	$0.40	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($16.39)	**($15.40)**	$0.99	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($13.55)	**($12.73)**	$0.82	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($17.90)	**($16.82)**	$1.08	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.22)	**($12.42)**	$0.80	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($18.12)	**($17.02)**	$1.10	-6.1%	1/1/2014	0.0%	-6.1%
FORM # ALBHMO.10-R.4 : EMERGENCY ROOM $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.79)	**($0.75)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($1.96)	**($1.86)**	$0.10	-5.1%	1/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($1.62)	**($1.54)**	$0.08	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($2.14)	**($2.03)**	$0.11	-5.1%	1/1/2014	0.0%	-5.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.58)	**($1.50)**	$0.08	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($2.17)	**($2.06)**	$0.11	-5.1%	1/1/2014	0.0%	-5.1%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($1.44)	**($1.35)**	$0.09	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($3.57)	**($3.35)**	$0.22	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($2.95)	**($2.77)**	$0.18	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($3.90)	**($3.66)**	$0.24	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.88)	**($2.70)**	$0.18	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($3.95)	**($3.70)**	$0.25	-6.3%	1/1/2014	0.0%	-6.3%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 1/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($2.64)	**($2.48)**	$0.16	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($6.55)	**($6.15)**	$0.40	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($5.41)	**($5.08)**	$0.33	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($7.15)	**($6.72)**	$0.43	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.28)	**($4.96)**	$0.32	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($7.24)	**($6.80)**	$0.44	-6.1%	1/1/2014	0.0%	-6.1%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($1.34)	**($1.26)**	$0.08	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($3.32)	**($3.12)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($2.75)	**($2.58)**	$0.17	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($3.63)	**($3.41)**	$0.22	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.68)	**($2.52)**	$0.16	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($3.67)	**($3.45)**	$0.22	-6.0%	1/1/2014	0.0%	-6.0%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($2.55)	**($2.39)**	$0.16	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($6.32)	**($5.93)**	$0.39	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($5.23)	**($4.90)**	$0.33	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($6.91)	**($6.47)**	$0.44	-6.4%	1/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.10)	**($4.78)**	$0.32	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($6.99)	**($6.55)**	$0.44	-6.3%	1/1/2014	0.0%	-6.3%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.90	**$26.22**	($1.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$69.19	**$65.03**	($4.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$57.20	**$53.75**	($3.45)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$75.55	**$71.00**	($4.55)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.80	**$52.44**	($3.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$76.47	**$71.87**	($4.60)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.79	**$24.23**	($1.56)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$63.96	**$60.09**	($3.87)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$52.87	**$49.67**	($3.20)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$69.84	**$65.61**	($4.23)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.58	**$48.46**	($3.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$70.69	**$66.41**	($4.28)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.85	**$22.41**	($1.44)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$59.15	**$55.58**	($3.57)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$48.89	**$45.94**	($2.95)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$64.59	**$60.69**	($3.90)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.70	**$44.82**	($2.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$65.37	**$61.43**	($3.94)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.47	**$28.63**	($1.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$75.57	**$71.00**	($4.57)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$62.46	**$58.69**	($3.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$82.51	**$77.53**	($4.98)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.94	**$57.26**	($3.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$83.52	**$78.47**	($5.05)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$14.44	**$13.57**	($0.87)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$35.81	**$33.65**	($2.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$29.60	**$27.82**	($1.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$39.10	**$36.75**	($2.35)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$28.88	**$27.14**	($1.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$39.58	**$37.20**	($2.38)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.85)	**($0.80)**	$0.05	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($2.11)	**($1.98)**	$0.13	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($1.74)	**($1.64)**	$0.10	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	($2.30)	**($2.17)**	$0.13	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.70)	**($1.60)**	$0.10	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($2.33)	**($2.19)**	$0.14	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.30	**$28.47**	($1.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$75.14	**$70.61**	($4.53)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$62.12	**$58.36**	($3.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$82.05	**$77.10**	($4.95)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.60	**$56.94**	($3.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$83.05	**$78.04**	($5.01)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.08	**$26.38**	($1.70)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$69.64	**$65.42**	($4.22)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$57.56	**$54.08**	($3.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$76.04	**$71.44**	($4.60)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.16	**$52.76**	($3.40)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$76.97	**$72.31**	($4.66)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$26.09	**$24.52**	($1.57)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$64.70	**$60.81**	($3.89)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$53.48	**$50.27**	($3.21)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$70.65	**$66.40**	($4.25)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.18	**$49.04**	($3.14)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$71.51	**$67.21**	($4.30)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.74	**$30.77**	($1.97)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$81.20	**$76.31**	($4.89)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$67.12	**$63.08**	($4.04)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$88.66	**$83.33**	($5.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.48	**$61.54**	($3.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$89.74	**$84.34**	($5.40)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$16.49	**$15.49**	($1.00)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$40.90	**$38.42**	($2.48)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$33.80	**$31.75**	($2.05)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$44.65	**$41.95**	($2.70)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$32.98	**$30.98**	($2.00)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$45.20	**$42.46**	($2.74)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.26	**$0.26**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.53	**$0.53**	$0.00	0.6%	1/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	$0.70	**$0.70**	$0.00	0.6%	1/1/2014	0.0%	0.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.52	**$0.52**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.71	**$0.71**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.50	**$24.90**	($1.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$65.72	**$61.75**	($3.97)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$54.33	**$51.05**	($3.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$71.76	**$67.43**	($4.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.00	**$49.80**	($3.20)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$72.64	**$68.25**	($4.39)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.50	**$23.02**	($1.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$60.76	**$57.09**	($3.67)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$50.23	**$47.19**	($3.04)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$66.35	**$62.34**	($4.01)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.00	**$46.04**	($2.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$67.15	**$63.10**	($4.05)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.55	**$21.20**	($1.35)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$55.92	**$52.58**	($3.34)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$46.23	**$43.46**	($2.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$61.07	**$57.41**	($3.66)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.10	**$42.40**	($2.70)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$61.81	**$58.11**	($3.70)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.10	**$27.35**	($1.75)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$72.17	**$67.83**	($4.34)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.66	**$56.07**	($3.59)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$78.80	**$74.06**	($4.74)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.20	**$54.70**	($3.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$79.76	**$74.97**	($4.79)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.39	**$6.00**	($0.39)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$15.85	**$14.88**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$13.10	**$12.30**	($0.80)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$17.30	**$16.25**	($1.05)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.78	**$12.00**	($0.78)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$17.51	**$16.45**	($1.06)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.00	**$1.88**	($0.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$4.96	**$4.66**	($0.30)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$4.10	**$3.85**	($0.25)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$5.42	**$5.09**	($0.33)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.00	**$3.76**	($0.24)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$5.48	**$5.15**	($0.33)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.82	**$27.08**	($1.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$71.47	**$67.16**	($4.31)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.08	**$55.51**	($3.57)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$78.04	**$73.33**	($4.71)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.64	**$54.16**	($3.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$79.00	**$74.23**	($4.77)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.64	**$25.03**	($1.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$66.07	**$62.07**	($4.00)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$54.61	**$51.31**	($3.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$72.14	**$67.78**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.28	**$50.06**	($3.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$73.02	**$68.61**	($4.41)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.74	**$23.25**	($1.49)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.36	**$57.66**	($3.70)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$50.72	**$47.66**	($3.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.00	**$62.96**	($4.04)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.48	**$46.50**	($2.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$67.81	**$63.73**	($4.08)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.23	**$29.35**	($1.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$77.45	**$72.79**	($4.66)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$64.02	**$60.17**	($3.85)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$84.57	**$79.48**	($5.09)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.46	**$58.70**	($3.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$85.60	**$80.45**	($5.15)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.92	**$6.51**	($0.41)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$17.16	**$16.14**	($1.02)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$14.19	**$13.35**	($0.84)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$18.74	**$17.63**	($1.11)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.84	**$13.02**	($0.82)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$18.97	**$17.84**	($1.13)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.42	**$3.21**	($0.21)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$8.48	**$7.96**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$7.01	**$6.58**	($0.43)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$9.26	**$8.69**	($0.57)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.84	**$6.42**	($0.42)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$9.37	**$8.80**	($0.57)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.42**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.80	**$58.08**	($3.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$48.01**	($3.08)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.48	**$63.42**	($4.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.84**	($3.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$68.31	**$64.19**	($4.12)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.78	**$21.40**	($1.38)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$56.49	**$53.07**	($3.42)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$46.70	**$43.87**	($2.83)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$61.69	**$57.95**	($3.74)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.56	**$42.80**	($2.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$62.44	**$58.66**	($3.78)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$20.97	**$19.70**	($1.27)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$52.01	**$48.86**	($3.15)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$42.99	**$40.39**	($2.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$56.79	**$53.35**	($3.44)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$41.94	**$39.40**	($2.54)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$57.48	**$54.00**	($3.48)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.21	**$25.57**	($1.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$67.48	**$63.41**	($4.07)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$55.78	**$52.42**	($3.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$73.68	**$69.24**	($4.44)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.42	**$51.14**	($3.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$74.58	**$70.09**	($4.49)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.47	**$5.14**	($0.33)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$13.57	**$12.75**	($0.82)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$11.21	**$10.54**	($0.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$14.81	**$13.92**	($0.89)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.94	**$10.28**	($0.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$14.99	**$14.09**	($0.90)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.06	**$0.99**	($0.07)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2.63	**$2.46**	($0.17)	-6.5%	1/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$2.17	**$2.03**	($0.14)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$2.87	**$2.68**	($0.19)	-6.6%	1/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.12	**$1.98**	($0.14)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2.91	**$2.71**	($0.20)	-6.9%	1/1/2014	0.0%	-6.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.86	**$25.25**	($1.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$66.61	**$62.62**	($3.99)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$55.06	**$51.76**	($3.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$72.74	**$68.38**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.72	**$50.50**	($3.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$73.62	**$69.21**	($4.41)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.42**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.80	**$58.08**	($3.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$48.01**	($3.08)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.48	**$63.42**	($4.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.84**	($3.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$68.31	**$64.19**	($4.12)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.97	**$21.59**	($1.38)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$56.97	**$53.54**	($3.43)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$47.09	**$44.26**	($2.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$62.20	**$58.47**	($3.73)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.94	**$43.18**	($2.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$62.96	**$59.18**	($3.78)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.23	**$27.47**	($1.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$72.49	**$68.13**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.92	**$56.31**	($3.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$79.15	**$74.39**	($4.76)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.46	**$54.94**	($3.52)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$80.12	**$75.30**	($4.82)	-6.0%	1/1/2014	0.0%	-6.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.92	**$5.56**	($0.36)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$14.68	**$13.79**	($0.89)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$12.14	**$11.40**	($0.74)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$16.03	**$15.06**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.84	**$11.12**	($0.72)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$16.23	**$15.24**	($0.99)	-6.1%	1/1/2014	0.0%	-6.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.41	**$2.26**	($0.15)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$5.98	**$5.60**	($0.38)	-6.4%	1/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	$4.94	**$4.63**	($0.31)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$6.53	**$6.12**	($0.41)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.82	**$4.52**	($0.30)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$6.61	**$6.19**	($0.42)	-6.4%	1/1/2014	0.0%	-6.4%
FORM # BS-R-185: POS-SKILLED NURSING FACILITY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-186: POS-SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # HN-ALBHMO-R-12: IN-NETWORK VERMONT PROVIDER RIDER Alb HMO							
SINGLE 2, 3, & 4 TIER RATES	$134.96	**$126.83**	($8.13)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$334.70	**$314.54**	($20.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$276.67	**$260.00**	($16.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$365.47	**$343.46**	($22.01)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$269.92	**$253.66**	($16.26)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$369.93	**$347.64**	($22.29)	-6.0%	1/1/2014	0.0%	-6.0%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.46	**$0.43**	($0.03)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$1.14	**$1.07**	($0.07)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$0.94	**$0.88**	($0.06)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$1.25	**$1.16**	($0.09)	-7.2%	1/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.92	**$0.86**	($0.06)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$1.26	**$1.18**	($0.08)	-6.3%	1/1/2014	0.0%	-6.3%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$2.38	**$2.23**	($0.15)	-6.3%	1/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$1.97	**$1.85**	($0.12)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$2.60	**$2.44**	($0.16)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.92	**$1.80**	($0.12)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$2.63	**$2.47**	($0.16)	-6.1%	1/1/2014	0.0%	-6.1%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.01	**$0.94**	($0.07)	-6.9%	1/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$2.50	**$2.33**	($0.17)	-6.8%	1/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$2.07	**$1.93**	($0.14)	-6.8%	1/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2.74	**$2.55**	($0.19)	-6.9%	1/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.02	**$1.88**	($0.14)	-6.9%	1/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$2.77	**$2.58**	($0.19)	-6.9%	1/1/2014	0.0%	-6.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.37	**$1.29**	($0.08)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 2 TIER RATES	$3.40	**$3.20**	($0.20)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.81	**$2.64**	($0.17)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$3.71	**$3.49**	($0.22)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.74	**$2.58**	($0.16)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 4 TIER RATES	$3.76	**$3.54**	($0.22)	-5.9%	1/1/2014	0.0%	-5.9%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.68	**$1.58**	($0.10)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$4.17	**$3.92**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$3.44	**$3.24**	($0.20)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$4.55	**$4.28**	($0.27)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.36	**$3.16**	($0.20)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$4.60	**$4.33**	($0.27)	-5.9%	1/1/2014	0.0%	-5.9%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.51	**$2.36**	($0.15)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$6.22	**$5.85**	($0.37)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$5.15	**$4.84**	($0.31)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$6.80	**$6.39**	($0.41)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.02	**$4.72**	($0.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$6.88	**$6.47**	($0.41)	-6.0%	1/1/2014	0.0%	-6.0%
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.22	**$3.03**	($0.19)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$7.99	**$7.51**	($0.48)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$6.60	**$6.21**	($0.39)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$8.72	**$8.21**	($0.51)	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.44	**$6.06**	($0.38)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$8.83	**$8.31**	($0.52)	-5.9%	1/1/2014	0.0%	-5.9%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.27	**$3.07**	($0.20)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$8.11	**$7.61**	($0.50)	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$6.70	**$6.29**	($0.41)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$8.86	**$8.31**	($0.55)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.54	**$6.14**	($0.40)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$8.96	**$8.41**	($0.55)	-6.1%	1/1/2014	0.0%	-6.1%
Form # CH1A4N0062:							
dependent/student to the end of year	1.0017	**1.0017**	0.000	0.0%	1/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.000	0.0%	1/1/2014	0.0%	0.0%
Forms AH1R4N0050 and LH1R4N0052 (new copays for ALBHMO.10 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($8.13)	**($7.64)**	$0.49	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($20.16)	**($18.95)**	$1.21	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($16.67)	**($15.66)**	$1.01	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($22.02)	**($20.69)**	$1.33	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($16.26)	**($15.28)**	$0.98	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($22.28)	**($20.94)**	$1.34	-6.0%	1/1/2014	0.0%	-6.0%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($4.46)	**($4.19)**	$0.27	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($11.06)	**($10.39)**	$0.67	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($9.14)	**($8.59)**	$0.55	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($12.08)	**($11.35)**	$0.73	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.92)	**($8.38)**	$0.54	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($12.22)	**($11.48)**	$0.74	-6.1%	1/1/2014	0.0%	-6.1%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.31)	**($3.11)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($8.21)	**($7.71)**	$0.50	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($6.79)	**($6.38)**	$0.41	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($8.96)	**($8.42)**	$0.54	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.62)	**($6.22)**	$0.40	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($9.07)	**($8.52)**	$0.55	-6.1%	1/1/2014	0.0%	-6.1%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.40)**	$0.02	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	1/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($1.14)	**($1.08)**	$0.06	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	($1.15)	**($1.10)**	$0.05	-4.3%	1/1/2014	0.0%	-4.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	1/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.12	**$1.06**	($0.06)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	$2.78	**$2.63**	($0.15)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$2.30	**$2.17**	($0.13)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$3.03	**$2.87**	($0.16)	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.24	**$2.12**	($0.12)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	$3.07	**$2.91**	($0.16)	-5.2%	1/1/2014	0.0%	-5.2%
FORM # CH1R4N0242 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($2.99)	**($2.81)**	$0.18	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($7.42)	**($6.97)**	$0.45	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($6.13)	**($5.76)**	$0.37	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($8.10)	**($7.61)**	$0.49	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.98)	**($5.62)**	$0.36	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($8.20)	**($7.70)**	$0.50	-6.1%	1/1/2014	0.0%	-6.1%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$65.90	**$61.93**	($3.97)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$163.43	**$153.59**	($9.84)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$135.10	**$126.96**	($8.14)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$178.46	**$167.71**	($10.75)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$131.80	**$123.86**	($7.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$180.63	**$169.75**	($10.88)	-6.0%	1/1/2014	0.0%	-6.0%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$64.50	**$60.61**	($3.89)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$159.96	**$150.31**	($9.65)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$132.23	**$124.25**	($7.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$174.67	**$164.13**	($10.54)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$129.00	**$121.22**	($7.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$176.79	**$166.13**	($10.66)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$22.87	**$21.49**	($1.38)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$56.72	**$53.30**	($3.42)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$46.88	**$44.05**	($2.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$61.93	**$58.19**	($3.74)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.74	**$42.98**	($2.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$62.69	**$58.90**	($3.79)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$21.25	**$19.97**	($1.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$52.70	**$49.53**	($3.17)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$43.56	**$40.94**	($2.62)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$57.55	**$54.08**	($3.47)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$42.50	**$39.94**	($2.56)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$58.25	**$54.74**	($3.51)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: LS1R4N0178 - HMO 200 INN 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.51)	**($6.12)**	$0.39	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($16.14)	**($15.18)**	$0.96	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($13.35)	**($12.55)**	$0.80	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($17.63)	**($16.57)**	$1.06	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.02)	**($12.24)**	$0.78	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($17.84)	**($16.77)**	$1.07	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: LS1R4N0178 Removing DME benefit - HMO 200 OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.71)	**($0.68)**	$0.03	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($1.76)	**($1.69)**	$0.07	-4.0%	1/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($1.46)	**($1.39)**	$0.07	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.92)	**($1.84)**	$0.08	-4.2%	1/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.42)	**($1.36)**	$0.06	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($1.95)	**($1.86)**	$0.09	-4.6%	1/1/2014	0.0%	-4.6%
Form Number: AH1A4N0177 Removing Standard Network							
SINGLE 2, 3, & 4 TIER RATES	($1.27)	**($1.20)**	$0.07	-5.5%	1/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	($3.15)	**($2.98)**	$0.17	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($2.60)	**($2.46)**	$0.14	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	($3.44)	**($3.25)**	$0.19	-5.5%	1/1/2014	0.0%	-5.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.54)	**($2.40)**	$0.14	-5.5%	1/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	($3.48)	**($3.29)**	$0.19	-5.5%	1/1/2014	0.0%	-5.5%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.51)	**($6.12)**	$0.39	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($16.14)	**($15.18)**	$0.96	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($13.35)	**($12.55)**	$0.80	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($17.63)	**($16.57)**	$1.06	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.02)	**($12.24)**	$0.78	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($17.84)	**($16.77)**	$1.07	-6.0%	1/1/2014	0.0%	-6.0%

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Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($3.47)	**($3.26)**	$0.21	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($8.61)	**($8.08)**	$0.53	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($7.11)	**($6.68)**	$0.43	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($9.40)	**($8.83)**	$0.57	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.94)	**($6.52)**	$0.42	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($9.51)	**($8.94)**	$0.57	-6.0%	1/1/2014	0.0%	-6.0%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.71)	**($0.68)**	$0.03	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($1.76)	**($1.69)**	$0.07	-4.0%	1/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($1.46)	**($1.39)**	$0.07	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.92)	**($1.84)**	$0.08	-4.2%	1/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.42)	**($1.36)**	$0.06	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($1.95)	**($1.86)**	$0.09	-4.6%	1/1/2014	0.0%	-4.6%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($16.79)	**($15.78)**	$1.01	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($41.64)	**($39.13)**	$2.51	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($34.42)	**($32.35)**	$2.07	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($45.47)	**($42.73)**	$2.74	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($33.58)	**($31.56)**	$2.02	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($46.02)	**($43.25)**	$2.77	-6.0%	1/1/2014	0.0%	-6.0%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($15.55)	**($14.61)**	$0.94	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($38.56)	**($36.23)**	$2.33	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($31.88)	**($29.95)**	$1.93	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($42.11)	**($39.56)**	$2.55	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($31.10)	**($29.22)**	$1.88	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($42.62)	**($40.05)**	$2.57	-6.0%	1/1/2014	0.0%	-6.0%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($14.25)	**($13.39)**	$0.86	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($35.34)	**($33.21)**	$2.13	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($29.21)	**($27.45)**	$1.76	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($38.59)	**($36.26)**	$2.33	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($28.50)	**($26.78)**	$1.72	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($39.06)	**($36.70)**	$2.36	-6.0%	1/1/2014	0.0%	-6.0%
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.36)	**($2.22)**	$0.14	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($5.85)	**($5.51)**	$0.34	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	($4.84)	**($4.55)**	$0.29	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($6.39)	**($6.01)**	$0.38	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.72)	**($4.44)**	$0.28	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($6.47)	**($6.09)**	$0.38	-5.9%	1/1/2014	0.0%	-5.9%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.21)	**($2.08)**	$0.13	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($5.48)	**($5.16)**	$0.32	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	($4.53)	**($4.26)**	$0.27	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($5.98)	**($5.63)**	$0.35	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.42)	**($4.16)**	$0.26	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($6.06)	**($5.70)**	$0.36	-5.9%	1/1/2014	0.0%	-5.9%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$3.12	**$2.93**	($0.19)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$7.74	**$7.27**	($0.47)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$6.40	**$6.01**	($0.39)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$8.45	**$7.93**	($0.52)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.24	**$5.86**	($0.38)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$8.55	**$8.03**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.43**	($0.09)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$3.77	**$3.55**	($0.22)	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.93**	($0.19)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$4.12	**$3.87**	($0.25)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.86**	($0.18)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$4.17	**$3.92**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$2.77	**$2.61**	($0.16)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 2 TIER RATES	$6.87	**$6.47**	($0.40)	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	$5.68	**$5.35**	($0.33)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$7.50	**$7.07**	($0.43)	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.54	**$5.22**	($0.32)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 4 TIER RATES	$7.59	**$7.15**	($0.44)	-5.8%	1/1/2014	0.0%	-5.8%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 1/1/2015
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Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRESCRIPTION DRUG							
FORM # BS-R-166END5 - Out of Network Benefit							
SINGLE 2, 3, & 4 TIER RATES	$17.17	**$16.67**	($0.50)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$42.58	**$41.34**	($1.24)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$35.20	**$34.17**	($1.03)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$46.50	**$45.14**	($1.36)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$34.34	**$33.34**	($1.00)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$47.06	**$45.69**	($1.37)	-2.9%	1/1/2014	0.0%	-2.9%
FORM#s HNDRUG-HMO.1, HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
NO PAY THE DIFFERENCE							
$5 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$181.95	**$172.06**	($9.89)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	$451.26	**$426.70**	($24.56)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$373.02	**$352.72**	($20.30)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	$492.74	**$465.94**	($26.80)	-5.4%	1/1/2014	0.0%	-5.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$363.92	**$344.12**	($19.80)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	$498.76	**$471.62**	($27.14)	-5.4%	1/1/2014	0.0%	-5.4%
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$177.85	**$177.40**	($0.45)	-0.3%	1/1/2014	0.0%	-0.3%
FAMILY 2 TIER RATES	$441.10	**$439.96**	($1.14)	-0.3%	1/1/2014	0.0%	-0.3%
TWO PERSON 3 & 4 TIER RATES	$364.62	**$363.68**	($0.94)	-0.3%	1/1/2014	0.0%	-0.3%
FAMILY 3 TIER RATES	$481.64	**$480.40**	($1.24)	-0.3%	1/1/2014	0.0%	-0.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$355.72	**$354.80**	($0.92)	-0.3%	1/1/2014	0.0%	-0.3%
FAMILY 4 TIER RATES	$487.52	**$486.26**	($1.26)	-0.3%	1/1/2014	0.0%	-0.3%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$191.70	**$184.92**	($6.78)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$475.42	**$458.60**	($16.82)	-3.5%	1/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$392.98	**$379.08**	($13.90)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$519.12	**$500.76**	($18.36)	-3.5%	1/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$383.40	**$369.84**	($13.56)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$525.44	**$506.86**	($18.58)	-3.5%	1/1/2014	0.0%	-3.5%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$176.14	**$167.62**	($8.52)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	$436.82	**$415.70**	($21.12)	-4.8%	1/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	$361.08	**$343.62**	($17.46)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$476.98	**$453.92**	($23.06)	-4.8%	1/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$352.28	**$335.24**	($17.04)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	$482.80	**$459.44**	($23.36)	-4.8%	1/1/2014	0.0%	-4.8%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$2.20	**$2.14**	($0.06)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 2 TIER RATES	$5.46	**$5.31**	($0.15)	-2.7%	1/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$4.51	**$4.39**	($0.12)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	$5.96	**$5.80**	($0.16)	-2.7%	1/1/2014	0.0%	-2.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.40	**$4.28**	($0.12)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 4 TIER RATES	$6.03	**$5.87**	($0.16)	-2.7%	1/1/2014	0.0%	-2.7%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.23	**$1.20**	($0.03)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$3.05	**$2.98**	($0.07)	-2.3%	1/1/2014	0.0%	-2.3%
TWO PERSON 3 & 4 TIER RATES	$2.52	**$2.46**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	$3.33	**$3.25**	($0.08)	-2.4%	1/1/2014	0.0%	-2.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.46	**$2.40**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$3.37	**$3.29**	($0.08)	-2.4%	1/1/2014	0.0%	-2.4%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.63	**$0.60**	($0.03)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	$1.56	**$1.49**	($0.07)	-4.5%	1/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$1.29	**$1.23**	($0.06)	-4.7%	1/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$1.71	**$1.62**	($0.09)	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.26	**$1.20**	($0.06)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	$1.73	**$1.64**	($0.09)	-5.2%	1/1/2014	0.0%	-5.2%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 2.5 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($4.97)	**($4.67)**	$0.30	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($12.33)	**($11.58)**	$0.75	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($10.19)	**($9.57)**	$0.62	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($13.46)	**($12.65)**	$0.81	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.94)	**($9.34)**	$0.60	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($13.62)	**($12.80)**	$0.82	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 3 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($6.68)	**($6.28)**	$0.40	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($16.57)	**($15.57)**	$1.00	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($13.69)	**($12.87)**	$0.82	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($18.09)	**($17.01)**	$1.08	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.36)	**($12.56)**	$0.80	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($18.31)	**($17.21)**	$1.10	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	$0.00	0.0%	1/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	$0.00	0.0%	1/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	$0.00	0.0%	1/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	$0.00	0.0%	1/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	$0.00	0.0%	1/1/2014	0.0%	0.0%

* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of **0.968**

Form Number: LS3A3N0208
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)

Deductible							
$250	0.014	**0.014**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$500	0.024	**0.024**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	$0.00	0.0%	1/1/2014	0.0%	0.0%

Form Number: LR1A4N0230
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)

Deductible							
$50	0.016	**0.016**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$100	0.027	**0.027**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$250	0.056	**0.056**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$500	0.089	**0.089**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	$0.00	0.0%	1/1/2014	0.0%	0.0%

Form # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)
NO ANNUAL MAXIMUM BENEFIT
MAIL ORDER COPAY EACH 30 DAYS
NO DEDUCTIBLE

PAY THE DIFFERENCE

$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$171.20	**$161.16**	($10.04)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$424.58	**$399.67**	($24.91)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$350.96	**$330.37**	($20.59)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$463.61	**$436.41**	($27.20)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$342.40	**$322.31**	($20.09)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$469.26	**$441.73**	($27.53)	-5.9%	1/1/2014	0.0%	-5.9%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$168.70	**$161.24**	($7.46)	-4.4%	1/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	$418.38	**$399.87**	($18.51)	-4.4%	1/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	$345.84	**$330.54**	($15.30)	-4.4%	1/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$456.84	**$436.63**	($20.21)	-4.4%	1/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$337.40	**$322.47**	($14.93)	-4.4%	1/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	$462.41	**$441.95**	($20.46)	-4.4%	1/1/2014	0.0%	-4.4%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$151.65	**$141.86**	($9.79)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$376.09	**$351.82**	($24.27)	-6.5%	1/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$310.88	**$290.82**	($20.06)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$410.67	**$384.17**	($26.50)	-6.5%	1/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$303.30	**$283.73**	($19.57)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$415.67	**$388.85**	($26.82)	-6.5%	1/1/2014	0.0%	-6.5%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 1/1/2015
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Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($5.25)	**($4.93)**	$0.32	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($13.02)	**($12.23)**	$0.79	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($10.76)	**($10.11)**	$0.65	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($14.22)	**($13.35)**	$0.87	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.50)	**($9.86)**	$0.64	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($14.39)	**($13.51)**	$0.88	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$14.22	**$13.36**	($0.86)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$35.27	**$33.13**	($2.14)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$29.15	**$27.39**	($1.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$38.51	**$36.18**	($2.33)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$28.44	**$26.72**	($1.72)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$38.98	**$36.62**	($2.36)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$12.52	**$11.76**	($0.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$31.05	**$29.16**	($1.89)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$25.67	**$24.11**	($1.56)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$33.90	**$31.85**	($2.05)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.04	**$23.52**	($1.52)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$34.32	**$32.23**	($2.09)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$12.11	**$11.38**	($0.73)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$30.03	**$28.22**	($1.81)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$24.83	**$23.33**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$32.79	**$30.82**	($1.97)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.22	**$22.76**	($1.46)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$33.19	**$31.19**	($2.00)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$11.12	**$10.45**	($0.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$27.58	**$25.92**	($1.66)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$22.80	**$21.42**	($1.38)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$30.11	**$28.30**	($1.81)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.24	**$20.90**	($1.34)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$30.48	**$28.64**	($1.84)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$10.15	**$9.53**	($0.62)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$25.17	**$23.63**	($1.54)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$20.81	**$19.54**	($1.27)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$27.49	**$25.81**	($1.68)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.30	**$19.06**	($1.24)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$27.82	**$26.12**	($1.70)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$9.35	**$8.79**	($0.56)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$23.19	**$21.80**	($1.39)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$19.17	**$18.02**	($1.15)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$25.32	**$23.80**	($1.52)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.70	**$17.58**	($1.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$25.63	**$24.09**	($1.54)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$8.35	**$7.85**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$20.71	**$19.47**	($1.24)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$17.12	**$16.09**	($1.03)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$22.61	**$21.26**	($1.35)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.70	**$15.70**	($1.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$22.89	**$21.52**	($1.37)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$6.87	**$6.46**	($0.41)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$17.04	**$16.02**	($1.02)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$14.08	**$13.24**	($0.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$18.60	**$17.49**	($1.11)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.74	**$12.92**	($0.82)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$18.83	**$17.71**	($1.12)	-5.9%	1/1/2014	0.0%	-5.9%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.31	**$4.99**	($0.32)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$13.17	**$12.38**	($0.79)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$10.89	**$10.23**	($0.66)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$14.38	**$13.51**	($0.87)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.62	**$9.98**	($0.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$14.55	**$13.68**	($0.87)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$2.87	**$2.69**	($0.18)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$7.12	**$6.67**	($0.45)	-6.3%	1/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$5.88	**$5.51**	($0.37)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$7.77	**$7.28**	($0.49)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.74	**$5.38**	($0.36)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$7.87	**$7.37**	($0.50)	-6.4%	1/1/2014	0.0%	-6.4%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$2.45	**$2.31**	($0.14)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	$6.08	**$5.73**	($0.35)	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	$5.02	**$4.74**	($0.28)	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	$6.63	**$6.26**	($0.37)	-5.6%	1/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.90	**$4.62**	($0.28)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	$6.72	**$6.33**	($0.39)	-5.8%	1/1/2014	0.0%	-5.8%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$2.37	**$2.23**	($0.14)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$5.88	**$5.53**	($0.35)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$4.86	**$4.57**	($0.29)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$6.42	**$6.04**	($0.38)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.74	**$4.46**	($0.28)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$6.50	**$6.11**	($0.39)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$2.13	**$2.01**	($0.12)	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	$5.28	**$4.98**	($0.30)	-5.7%	1/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	$4.37	**$4.12**	($0.25)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$5.77	**$5.44**	($0.33)	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.26	**$4.02**	($0.24)	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	$5.84	**$5.51**	($0.33)	-5.7%	1/1/2014	0.0%	-5.7%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.87	**$1.75**	($0.12)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$4.64	**$4.34**	($0.30)	-6.5%	1/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$3.83	**$3.59**	($0.24)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$5.06	**$4.74**	($0.32)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.74	**$3.50**	($0.24)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$5.13	**$4.80**	($0.33)	-6.4%	1/1/2014	0.0%	-6.4%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.69	**$1.59**	($0.10)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$4.19	**$3.94**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$3.46	**$3.26**	($0.20)	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$4.58	**$4.31**	($0.27)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.38	**$3.18**	($0.20)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$4.63	**$4.36**	($0.27)	-5.8%	1/1/2014	0.0%	-5.8%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.48	**$1.39**	($0.09)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$3.67	**$3.45**	($0.22)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$3.03	**$2.85**	($0.18)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$4.01	**$3.76**	($0.25)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.96	**$2.78**	($0.18)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$4.06	**$3.81**	($0.25)	-6.2%	1/1/2014	0.0%	-6.2%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$1.12	**$1.06**	($0.06)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	$2.78	**$2.63**	($0.15)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$2.30	**$2.17**	($0.13)	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$3.03	**$2.87**	($0.16)	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.24	**$2.12**	($0.12)	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	$3.07	**$2.91**	($0.16)	-5.2%	1/1/2014	0.0%	-5.2%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.82	**$0.77**	($0.05)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$2.03	**$1.91**	($0.12)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$1.68	**$1.58**	($0.10)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2.22	**$2.09**	($0.13)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.64	**$1.54**	($0.10)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$2.25	**$2.11**	($0.14)	-6.2%	1/1/2014	0.0%	-6.2%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	1/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	1/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	1/1/2014	0.0%	-15.8%

HealthNow New York Inc.
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Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LS1G4N0004							
Chiropractic - $8 Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	1/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	1/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	1/1/2014	0.0%	-9.1%
Chiropractic - $15 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.28)	**($0.27)**	$0.01	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($0.69)	**($0.67)**	$0.02	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($0.57)	**($0.55)**	$0.02	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($0.76)	**($0.73)**	$0.03	-3.9%	1/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.56)	**($0.54)**	$0.02	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($0.77)	**($0.74)**	$0.03	-3.9%	1/1/2014	0.0%	-3.9%
Chiropractic - $20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.55)	**($0.51)**	$0.04	-7.3%	1/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	($1.36)	**($1.26)**	$0.10	-7.4%	1/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	($1.13)	**($1.05)**	$0.08	-7.1%	1/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($1.49)	**($1.38)**	$0.11	-7.4%	1/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.10)	**($1.02)**	$0.08	-7.3%	1/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	($1.51)	**($1.40)**	$0.11	-7.3%	1/1/2014	0.0%	-7.3%
Chiropractic - $25 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.75)	**($0.71)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($1.86)	**($1.76)**	$0.10	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($1.54)	**($1.46)**	$0.08	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 3 TIER RATES	($2.03)	**($1.92)**	$0.11	-5.4%	1/1/2014	0.0%	-5.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.50)	**($1.42)**	$0.08	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($2.06)	**($1.95)**	$0.11	-5.3%	1/1/2014	0.0%	-5.3%
Chiropractic - $30 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.01)	**($0.94)**	$0.07	-6.9%	1/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($2.50)	**($2.33)**	$0.17	-6.8%	1/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($2.07)	**($1.93)**	$0.14	-6.8%	1/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($2.74)	**($2.55)**	$0.19	-6.9%	1/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.02)	**($1.88)**	$0.14	-6.9%	1/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($2.77)	**($2.58)**	$0.19	-6.9%	1/1/2014	0.0%	-6.9%
Chiropractic - $40 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.33)	**($1.25)**	$0.08	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($3.30)	**($3.10)**	$0.20	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($2.73)	**($2.56)**	$0.17	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($3.60)	**($3.39)**	$0.21	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.66)	**($2.50)**	$0.16	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($3.65)	**($3.43)**	$0.22	-6.0%	1/1/2014	0.0%	-6.0%
Chiropractic - $50 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.76)	**($1.65)**	$0.11	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($4.36)	**($4.09)**	$0.27	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($3.61)	**($3.38)**	$0.23	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($4.77)	**($4.47)**	$0.30	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.52)	**($3.30)**	$0.22	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($4.82)	**($4.52)**	$0.30	-6.2%	1/1/2014	0.0%	-6.2%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.33)	**($1.25)**	$0.08	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($3.30)	**($3.10)**	$0.20	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($2.73)	**($2.56)**	$0.17	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($3.60)	**($3.39)**	$0.21	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.66)	**($2.50)**	$0.16	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($3.65)	**($3.43)**	$0.22	-6.0%	1/1/2014	0.0%	-6.0%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($3.86)	**($3.63)**	$0.23	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($9.57)	**($9.00)**	$0.57	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($7.91)	**($7.44)**	$0.47	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	($10.45)	**($9.83)**	$0.62	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.72)	**($7.26)**	$0.46	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($10.58)	**($9.95)**	$0.63	-6.0%	1/1/2014	0.0%	-6.0%
PT/OT/ST - 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$1.16	**$1.09**	($0.07)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2.88	**$2.70**	($0.18)	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$2.38	**$2.23**	($0.15)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$3.14	**$2.95**	($0.19)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.32	**$2.18**	($0.14)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$3.18	**$2.99**	($0.19)	-6.0%	1/1/2014	0.0%	-6.0%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.46	**$0.43**	($0.03)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$1.14	**$1.07**	($0.07)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$0.94	**$0.88**	($0.06)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$1.25	**$1.16**	($0.09)	-7.2%	1/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.92	**$0.86**	($0.06)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$1.26	**$1.18**	($0.08)	-6.3%	1/1/2014	0.0%	-6.3%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$8	($0.08)	**($0.07)**	$0.01	-12.5%	1/1/2014	0.0%	-12.5%
$10	($0.13)	**($0.11)**	$0.02	-15.4%	1/1/2014	0.0%	-15.4%
$15	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
$20	($0.55)	**($0.51)**	$0.04	-7.3%	1/1/2014	0.0%	-7.3%
$25	($0.74)	**($0.70)**	$0.04	-5.4%	1/1/2014	0.0%	-5.4%
$30	($1.02)	**($0.95)**	$0.07	-6.9%	1/1/2014	0.0%	-6.9%
$35	($1.19)	**($1.13)**	$0.06	-5.0%	1/1/2014	0.0%	-5.0%
$40	($1.36)	**($1.28)**	$0.08	-5.9%	1/1/2014	0.0%	-5.9%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.77)	**($0.73)**	$0.04	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 2 TIER RATES	($1.91)	**($1.81)**	$0.10	-5.2%	1/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($1.58)	**($1.50)**	$0.08	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($2.09)	**($1.98)**	$0.11	-5.3%	1/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.54)	**($1.46)**	$0.08	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 4 TIER RATES	($2.11)	**($2.00)**	$0.11	-5.2%	1/1/2014	0.0%	-5.2%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	1/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	1/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	1/1/2014	0.0%	-4.5%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	1/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.59)	**($0.55)**	$0.04	-6.8%	1/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($1.46)	**($1.36)**	$0.10	-6.8%	1/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($1.21)	**($1.13)**	$0.08	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($1.60)	**($1.49)**	$0.11	-6.9%	1/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.18)	**($1.10)**	$0.08	-6.8%	1/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($1.62)	**($1.51)**	$0.11	-6.8%	1/1/2014	0.0%	-6.8%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.72)	**($0.69)**	$0.03	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($1.79)	**($1.71)**	$0.08	-4.5%	1/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	($1.48)	**($1.41)**	$0.07	-4.7%	1/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($1.95)	**($1.87)**	$0.08	-4.1%	1/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.44)	**($1.38)**	$0.06	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($1.97)	**($1.89)**	$0.08	-4.1%	1/1/2014	0.0%	-4.1%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.33)**	$0.02	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	($0.87)	**($0.82)**	$0.05	-5.7%	1/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.68)**	$0.04	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	($0.95)	**($0.89)**	$0.06	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.66)**	$0.04	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	($0.96)	**($0.90)**	$0.06	-6.2%	1/1/2014	0.0%	-6.2%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.33)**	$0.02	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	($0.87)	**($0.82)**	$0.05	-5.7%	1/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.68)**	$0.04	-5.6%	1/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	($0.95)	**($0.89)**	$0.06	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.66)**	$0.04	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	($0.96)	**($0.90)**	$0.06	-6.2%	1/1/2014	0.0%	-6.2%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.11	**$0.10**	($0.01)	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$0.27	**$0.25**	($0.02)	-7.4%	1/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$0.23	**$0.21**	($0.02)	-8.7%	1/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	1/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.22	**$0.20**	($0.02)	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	1/1/2014	0.0%	-10.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	1/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	1/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	1/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	1/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	1/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	1/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	1/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$4.14	**$3.89**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$6.83	**$6.41**	($0.42)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$16.94	**$15.90**	($1.04)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$14.00	**$13.14**	($0.86)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$18.50	**$17.36**	($1.14)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.66	**$12.82**	($0.84)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$18.72	**$17.57**	($1.15)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$6.54	**$6.15**	($0.39)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$16.22	**$15.25**	($0.97)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$13.41	**$12.61**	($0.80)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$17.71	**$16.65**	($1.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.08	**$12.30**	($0.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$17.93	**$16.86**	($1.07)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$6.47	**$6.08**	($0.39)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$16.05	**$15.08**	($0.97)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$13.26	**$12.46**	($0.80)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$17.52	**$16.46**	($1.06)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.94	**$12.16**	($0.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$17.73	**$16.67**	($1.06)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.33	**$5.94**	($0.39)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$15.70	**$14.73**	($0.97)	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$12.98	**$12.18**	($0.80)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$17.14	**$16.09**	($1.05)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.66	**$11.88**	($0.78)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$17.35	**$16.28**	($1.07)	-6.2%	1/1/2014	0.0%	-6.2%

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Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.17	**$5.80**	($0.37)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$15.30	**$14.38**	($0.92)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$12.65	**$11.89**	($0.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$16.71	**$15.71**	($1.00)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.34	**$11.60**	($0.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$16.91	**$15.90**	($1.01)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$6.04	**$5.68**	($0.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$14.98	**$14.09**	($0.89)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$12.38	**$11.64**	($0.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$16.36	**$15.38**	($0.98)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.08	**$11.36**	($0.72)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$16.56	**$15.57**	($0.99)	-6.0%	1/1/2014	0.0%	-6.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$5.88	**$5.52**	($0.36)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$14.58	**$13.69**	($0.89)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$12.05	**$11.32**	($0.73)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$15.92	**$14.95**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.76	**$11.04**	($0.72)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$16.12	**$15.13**	($0.99)	-6.1%	1/1/2014	0.0%	-6.1%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$5.74	**$5.40**	($0.34)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$14.24	**$13.39**	($0.85)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$11.77	**$11.07**	($0.70)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$15.54	**$14.62**	($0.92)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.48	**$10.80**	($0.68)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$15.73	**$14.80**	($0.93)	-5.9%	1/1/2014	0.0%	-5.9%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$5.58	**$5.25**	($0.33)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$13.84	**$13.02**	($0.82)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$11.44	**$10.76**	($0.68)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$15.11	**$14.22**	($0.89)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.16	**$10.50**	($0.66)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$15.29	**$14.39**	($0.90)	-5.9%	1/1/2014	0.0%	-5.9%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.34	**$5.02**	($0.32)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$13.24	**$12.45**	($0.79)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$10.95	**$10.29**	($0.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$14.46	**$13.59**	($0.87)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.68	**$10.04**	($0.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$14.64	**$13.76**	($0.88)	-6.0%	1/1/2014	0.0%	-6.0%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$5.37	**$5.04**	($0.33)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$13.32	**$12.50**	($0.82)	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$11.01	**$10.33**	($0.68)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$14.54	**$13.65**	($0.89)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.74	**$10.08**	($0.66)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$14.72	**$13.81**	($0.91)	-6.2%	1/1/2014	0.0%	-6.2%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	1/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	1/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	1/1/2014	0.0%	-15.8%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$4.50	**$4.23**	($0.27)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$11.16	**$10.49**	($0.67)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$9.23	**$8.67**	($0.56)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$12.19	**$11.45**	($0.74)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.00	**$8.46**	($0.54)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$12.33	**$11.59**	($0.74)	-6.0%	1/1/2014	0.0%	-6.0%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.46**	($0.03)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$1.22	**$1.14**	($0.08)	-6.6%	1/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1.33	**$1.25**	($0.08)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$1.34	**$1.26**	($0.08)	-6.0%	1/1/2014	0.0%	-6.0%

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FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.56	**$0.52**	($0.04)	-7.1%	1/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$1.39	**$1.29**	($0.10)	-7.2%	1/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$1.15	**$1.07**	($0.08)	-7.0%	1/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$1.52	**$1.41**	($0.11)	-7.2%	1/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.12	**$1.04**	($0.08)	-7.1%	1/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$1.53	**$1.43**	($0.10)	-6.5%	1/1/2014	0.0%	-6.5%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.26	**$0.26**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.53	**$0.53**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.70	**$0.70**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.52	**$0.52**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.71	**$0.71**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	$0.48	**$0.45**	($0.03)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$1.19	**$1.12**	($0.07)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$1.30	**$1.22**	($0.08)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$1.32	**$1.23**	($0.09)	-6.8%	1/1/2014	0.0%	-6.8%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	$1.30	**$1.22**	($0.08)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$3.22	**$3.03**	($0.19)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.67	**$2.50**	($0.17)	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$3.52	**$3.30**	($0.22)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.60	**$2.44**	($0.16)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$3.56	**$3.34**	($0.22)	-6.2%	1/1/2014	0.0%	-6.2%
FORM: CR1RAN0421 - Rx $15 Generic Only							
SINGLE 2, 3, & 4 TIER RATES	$73.20	**$49.43**	($23.77)	-32.5%	1/1/2014	0.0%	-32.5%
FAMILY 2 TIER RATES	$181.54	**$122.59**	($58.95)	-32.5%	1/1/2014	0.0%	-32.5%
TWO PERSON 3 & 4 TIER RATES	$150.06	**$101.33**	($48.73)	-32.5%	1/1/2014	0.0%	-32.5%
FAMILY 3 TIER RATES	$198.23	**$133.86**	($64.37)	-32.5%	1/1/2014	0.0%	-32.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$146.40	**$98.86**	($47.54)	-32.5%	1/1/2014	0.0%	-32.5%
FAMILY 4 TIER RATES	$200.64	**$135.49**	($65.15)	-32.5%	1/1/2014	0.0%	-32.5%
FORM: CR1RAN0421 - Rx $15/30%/50%							
SINGLE 2, 3, & 4 TIER RATES	$140.38	**$128.66**	($11.72)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$348.14	**$319.09**	($29.05)	-8.3%	1/1/2014	0.0%	-8.3%
TWO PERSON 3 & 4 TIER RATES	$287.78	**$263.76**	($24.02)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 3 TIER RATES	$380.15	**$348.42**	($31.73)	-8.3%	1/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$280.76	**$257.33**	($23.43)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$384.78	**$352.67**	($32.11)	-8.3%	1/1/2014	0.0%	-8.3%
FORM: CR1RAN0421 - Rx $15/50%/50%							
SINGLE 2, 3, & 4 TIER RATES	$125.94	**$111.42**	($14.52)	-11.5%	1/1/2014	0.0%	-11.5%
FAMILY 2 TIER RATES	$312.33	**$276.32**	($36.01)	-11.5%	1/1/2014	0.0%	-11.5%
TWO PERSON 3 & 4 TIER RATES	$258.18	**$228.41**	($29.77)	-11.5%	1/1/2014	0.0%	-11.5%
FAMILY 3 TIER RATES	$341.05	**$301.72**	($39.33)	-11.5%	1/1/2014	0.0%	-11.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$251.88	**$222.84**	($29.04)	-11.5%	1/1/2014	0.0%	-11.5%
FAMILY 4 TIER RATES	$345.20	**$305.40**	($39.80)	-11.5%	1/1/2014	0.0%	-11.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$1000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$142.16	**$125.14**	($17.02)	-12.0%	1/1/2014	0.0%	-12.0%
FAMILY 2 TIER RATES	$352.56	**$310.35**	($42.21)	-12.0%	1/1/2014	0.0%	-12.0%
TWO PERSON 3 & 4 TIER RATES	$291.43	**$256.54**	($34.89)	-12.0%	1/1/2014	0.0%	-12.0%
FAMILY 3 TIER RATES	$384.97	**$338.89**	($46.08)	-12.0%	1/1/2014	0.0%	-12.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$284.32	**$250.28**	($34.04)	-12.0%	1/1/2014	0.0%	-12.0%
FAMILY 4 TIER RATES	$389.66	**$343.02**	($46.64)	-12.0%	1/1/2014	0.0%	-12.0%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$2000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$144.60	**$129.37**	($15.23)	-10.5%	1/1/2014	0.0%	-10.5%
FAMILY 2 TIER RATES	$358.61	**$320.83**	($37.78)	-10.5%	1/1/2014	0.0%	-10.5%
TWO PERSON 3 & 4 TIER RATES	$296.43	**$265.20**	($31.23)	-10.5%	1/1/2014	0.0%	-10.5%
FAMILY 3 TIER RATES	$391.58	**$350.33**	($41.25)	-10.5%	1/1/2014	0.0%	-10.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$289.20	**$258.74**	($30.46)	-10.5%	1/1/2014	0.0%	-10.5%
FAMILY 4 TIER RATES	$396.35	**$354.60**	($41.75)	-10.5%	1/1/2014	0.0%	-10.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$3000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$145.95	**$131.55**	($14.40)	-9.9%	1/1/2014	0.0%	-9.9%
FAMILY 2 TIER RATES	$361.96	**$326.23**	($35.73)	-9.9%	1/1/2014	0.0%	-9.9%
TWO PERSON 3 & 4 TIER RATES	$299.20	**$269.67**	($29.53)	-9.9%	1/1/2014	0.0%	-9.9%
FAMILY 3 TIER RATES	$395.23	**$356.23**	($39.00)	-9.9%	1/1/2014	0.0%	-9.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$291.90	**$263.09**	($28.81)	-9.9%	1/1/2014	0.0%	-9.9%
FAMILY 4 TIER RATES	$400.05	**$360.57**	($39.48)	-9.9%	1/1/2014	0.0%	-9.9%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$4000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$146.85	**$133.02**	($13.83)	-9.4%	1/1/2014	0.0%	-9.4%
FAMILY 2 TIER RATES	$364.19	**$329.89**	($34.30)	-9.4%	1/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	$301.04	**$272.69**	($28.35)	-9.4%	1/1/2014	0.0%	-9.4%
FAMILY 3 TIER RATES	$397.67	**$360.22**	($37.45)	-9.4%	1/1/2014	0.0%	-9.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$293.70	**$266.04**	($27.66)	-9.4%	1/1/2014	0.0%	-9.4%
FAMILY 4 TIER RATES	$402.52	**$364.61**	($37.91)	-9.4%	1/1/2014	0.0%	-9.4%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$4.24**	$4.24	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**$10.52**	$10.52	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
TWO PERSON 3 & 4 TIER RATES	$0.00	**$8.69**	$8.69	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 3 TIER RATES	$0.00	**$11.48**	$11.48	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$8.48**	$8.48	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 4 TIER RATES	$0.00	**$11.62**	$11.62	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 1/1/2015
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRIMARY/SPECIALIST COPAYS - $10/$10 (STANDARD NETWORK), $5/$15 OR $0/$20 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$910.70	**$855.81**	($54.89)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,258.54	**$2,122.41**	($136.13)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,866.94	**$1,754.41**	($112.53)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,466.18	**$2,317.53**	($148.65)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,821.40	**$1,711.62**	($109.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,496.23	**$2,345.78**	($150.45)	-6.0%	1/1/2014	0.0%	-6.0%
PRIMARY/SPECIALIST COPAYS - $10/$20 (STANDARD NETWORK), $15/$15 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$851.83	**$800.49**	($51.34)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,112.54	**$1,985.22**	($127.32)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,746.25	**$1,641.00**	($105.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,306.76	**$2,167.73**	($139.03)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,703.66	**$1,600.98**	($102.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,334.87	**$2,194.14**	($140.73)	-6.0%	1/1/2014	0.0%	-6.0%
ELIMINATION OF INFERTILITY COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
SUBSTANCE ABUSE INPATIENT REHABILITATION - ADDS 30 DAYS IF INPATIENT ALCOHOL AND SUBSTANCE ABUSE REHABILITATION							
SINGLE 2, 3, & 4 TIER RATES	$4.14	**$3.89**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$10.27	**$9.65**	($0.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$8.49	**$7.97**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$11.21	**$10.53**	($0.68)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.28	**$7.78**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$11.35	**$10.66**	($0.69)	-6.1%	1/1/2014	0.0%	-6.1%
PROSTHETICS & ORTHOTICS AT 80% In-network, 50% OON							
SINGLE 2, 3, & 4 TIER RATES	$4.17	**$3.92**	($0.25)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$10.34	**$9.72**	($0.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$8.55	**$8.04**	($0.51)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$11.29	**$10.62**	($0.67)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.34	**$7.84**	($0.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$11.43	**$10.74**	($0.69)	-6.0%	1/1/2014	0.0%	-6.0%
ELIMINATION OF ELECTIVE ABORTION COVERAGE(HMO)							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	1/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
INPATIENT COPAY - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.31)	**($3.11)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($8.21)	**($7.71)**	$0.50	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($6.79)	**($6.38)**	$0.41	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($8.96)	**($8.42)**	$0.54	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.62)	**($6.22)**	$0.40	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($9.07)	**($8.52)**	$0.55	-6.1%	1/1/2014	0.0%	-6.1%
INPATIENT COPAY - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.61)	**($6.21)**	$0.40	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($16.39)	**($15.40)**	$0.99	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($13.55)	**($12.73)**	$0.82	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($17.90)	**($16.82)**	$1.08	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.22)	**($12.42)**	$0.80	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($18.12)	**($17.02)**	$1.10	-6.1%	1/1/2014	0.0%	-6.1%
EMERGENCY ROOM @$50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.79)	**($0.75)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($1.96)	**($1.86)**	$0.10	-5.1%	1/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($1.62)	**($1.54)**	$0.08	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($2.14)	**($2.03)**	$0.11	-5.1%	1/1/2014	0.0%	-5.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.58)	**($1.50)**	$0.08	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($2.17)	**($2.06)**	$0.11	-5.1%	1/1/2014	0.0%	-5.1%
OUTPATIENT SURGERY TO: $50 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.44)	**($1.35)**	$0.09	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($3.57)	**($3.35)**	$0.22	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($2.95)	**($2.77)**	$0.18	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($3.90)	**($3.66)**	$0.24	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.88)	**($2.70)**	$0.18	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($3.95)	**($3.70)**	$0.25	-6.3%	1/1/2014	0.0%	-6.3%
OUTPATIENT SURGERY TO: $75 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.64)	**($2.48)**	$0.16	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($6.55)	**($6.15)**	$0.40	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($5.41)	**($5.08)**	$0.33	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($7.15)	**($6.72)**	$0.43	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.28)	**($4.96)**	$0.32	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($7.24)	**($6.80)**	$0.44	-6.1%	1/1/2014	0.0%	-6.1%
OUTPATIENT SURGERY TO: $50 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.34)	**($1.26)**	$0.08	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($3.32)	**($3.12)**	$0.20	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	($2.75)	**($2.58)**	$0.17	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($3.63)	**($3.41)**	$0.22	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.68)	**($2.52)**	$0.16	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($3.67)	**($3.45)**	$0.22	-6.0%	1/1/2014	0.0%	-6.0%

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Large Group File and Approve
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Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OUTPATIENT SURGERY TO: $75 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.55)	**($2.39)**	$0.16	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($6.32)	**($5.93)**	$0.39	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($5.23)	**($4.90)**	$0.33	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($6.91)	**($6.47)**	$0.44	-6.4%	1/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.10)	**($4.78)**	$0.32	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($6.99)	**($6.55)**	$0.44	-6.3%	1/1/2014	0.0%	-6.3%
PCP VISITS @ $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$796.15	**$748.17**	($47.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,974.45	**$1,855.46**	($118.99)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,632.11	**$1,533.75**	($98.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,155.97	**$2,026.04**	($129.93)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,592.30	**$1,496.34**	($95.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,182.25	**$2,050.73**	($131.52)	-6.0%	1/1/2014	0.0%	-6.0%
PRIMARY/SPECIALIST VISITS @$20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$796.15	**$748.17**	($47.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1,974.45	**$1,855.46**	($118.99)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,632.11	**$1,533.75**	($98.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,155.97	**$2,026.04**	($129.93)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,592.30	**$1,496.34**	($95.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,182.25	**$2,050.73**	($131.52)	-6.0%	1/1/2014	0.0%	-6.0%
AMBULANCE COVERAGE @ $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	1/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	1/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	1/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	1/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	1/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	1/1/2014	0.0%	-16.7%
AMBULANCE COVERAGE @ $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.22)	**($0.20)**	$0.02	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.55)	**($0.50)**	$0.05	-9.1%	1/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.45)	**($0.41)**	$0.04	-8.9%	1/1/2014	0.0%	-8.9%
FAMILY 3 TIER RATES	($0.60)	**($0.54)**	$0.06	-10.0%	1/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.44)	**($0.40)**	$0.04	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	($0.60)	**($0.55)**	$0.05	-8.3%	1/1/2014	0.0%	-8.3%
ADD COVERAGE TO DOMESTIC PARTNERS (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
DME AT 50% COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($1.75)	**($1.65)**	$0.10	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	($4.34)	**($4.09)**	$0.25	-5.8%	1/1/2014	0.0%	-5.8%
TWO PERSON 3 & 4 TIER RATES	($3.59)	**($3.38)**	$0.21	-5.8%	1/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	($4.74)	**($4.47)**	$0.27	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.50)	**($3.30)**	$0.20	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	($4.80)	**($4.52)**	$0.28	-5.8%	1/1/2014	0.0%	-5.8%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	($2.32)	**($2.18)**	$0.14	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($5.75)	**($5.41)**	$0.34	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($4.76)	**($4.47)**	$0.29	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($6.28)	**($5.90)**	$0.38	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.64)	**($4.36)**	$0.28	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($6.36)	**($5.98)**	$0.38	-6.0%	1/1/2014	0.0%	-6.0%
PROSTHETICS AND ORTHOTICS AT 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	1/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	1/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	1/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	1/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	1/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	1/1/2014	0.0%	-16.7%
SNF - 50 DAYS COVERAGE PER CALENDAR YEAR							
SINGLE 2, 3, & 4 TIER RATES	($0.95)	**($0.89)**	$0.06	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($2.36)	**($2.21)**	$0.15	-6.4%	1/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	($1.95)	**($1.82)**	$0.13	-6.7%	1/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($2.57)	**($2.41)**	$0.16	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.90)	**($1.78)**	$0.12	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($2.60)	**($2.44)**	$0.16	-6.2%	1/1/2014	0.0%	-6.2%
OUTPATIENT SURGERY IN A PHYSICIAN'S OFFICE AT $25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.27)	**($1.20)**	$0.07	-5.5%	1/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	($3.15)	**($2.98)**	$0.17	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($2.60)	**($2.46)**	$0.14	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	($3.44)	**($3.25)**	$0.19	-5.5%	1/1/2014	0.0%	-5.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.54)	**($2.40)**	$0.14	-5.5%	1/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	($3.48)	**($3.29)**	$0.19	-5.5%	1/1/2014	0.0%	-5.5%
HOME HEALTH CARE AT $10 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.40)	**($0.35)**	$0.05	-12.5%	1/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.29)**	$0.04	-12.1%	1/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	($0.43)	**($0.38)**	$0.05	-11.6%	1/1/2014	0.0%	-11.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.28)**	$0.04	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.44)	**($0.38)**	$0.06	-13.6%	1/1/2014	0.0%	-13.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE AT $15 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.35)**	$0.02	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	($0.92)	**($0.87)**	$0.05	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 3 TIER RATES	($1.00)	**($0.95)**	$0.05	-5.0%	1/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	1/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	($1.01)	**($0.96)**	$0.05	-5.0%	1/1/2014	0.0%	-5.0%
HOME HEALTH CARE AT $20 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.46)	**($0.43)**	$0.03	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($1.14)	**($1.07)**	$0.07	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($0.94)	**($0.88)**	$0.06	-6.4%	1/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($1.25)	**($1.16)**	$0.09	-7.2%	1/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.92)	**($0.86)**	$0.06	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($1.26)	**($1.18)**	$0.08	-6.3%	1/1/2014	0.0%	-6.3%
$5/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$5/$10							
SINGLE 2, 3, & 4 TIER RATES	$944.87	**$887.92**	($56.95)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,343.28	**$2,202.04**	($141.24)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,936.98	**$1,820.24**	($116.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,558.71	**$2,404.49**	($154.22)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,889.74	**$1,775.84**	($113.90)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,589.89	**$2,433.79**	($156.10)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$946.10	**$889.08**	($57.02)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,346.33	**$2,204.92**	($141.41)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,939.51	**$1,822.61**	($116.90)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,562.04	**$2,407.63**	($154.41)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,892.20	**$1,778.16**	($114.04)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,593.26	**$2,436.97**	($156.29)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$940.75	**$884.05**	($56.70)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,333.06	**$2,192.44**	($140.62)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,928.54	**$1,812.30**	($116.24)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,547.55	**$2,394.01**	($153.54)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,881.50	**$1,768.10**	($113.40)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,578.60	**$2,423.18**	($155.42)	-6.0%	1/1/2014	0.0%	-6.0%
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$939.12	**$882.52**	($56.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,329.02	**$2,188.65**	($140.37)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,925.20	**$1,809.17**	($116.03)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,543.14	**$2,389.86**	($153.28)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,878.24	**$1,765.04**	($113.20)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,574.13	**$2,418.99**	($155.14)	-6.0%	1/1/2014	0.0%	-6.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$933.67	**$877.40**	($56.27)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,315.50	**$2,175.95**	($139.55)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,914.02	**$1,798.67**	($115.35)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,528.38	**$2,376.00**	($152.38)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,867.34	**$1,754.80**	($112.54)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,559.19	**$2,404.95**	($154.24)	-6.0%	1/1/2014	0.0%	-6.0%
$0/15 or $5/10							
SINGLE 2, 3, & 4 TIER RATES	$945.49	**$888.51**	($56.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,344.82	**$2,203.50**	($141.32)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,938.25	**$1,821.45**	($116.80)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,560.39	**$2,406.09**	($154.30)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,890.98	**$1,777.02**	($113.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,591.59	**$2,435.41**	($156.18)	-6.0%	1/1/2014	0.0%	-6.0%
$10/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$10/$10							
SINGLE 2, 3, & 4 TIER RATES	$910.70	**$855.81**	($54.89)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,258.54	**$2,122.41**	($136.13)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,866.94	**$1,754.41**	($112.53)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,466.18	**$2,317.53**	($148.65)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,821.40	**$1,711.62**	($109.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,496.23	**$2,345.78**	($150.45)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$917.55	**$862.25**	($55.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,275.52	**$2,138.38**	($137.14)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,880.98	**$1,767.61**	($113.37)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,484.73	**$2,334.97**	($149.76)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,835.10	**$1,724.50**	($110.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,515.00	**$2,363.43**	($151.57)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$911.59	**$856.65**	($54.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,260.74	**$2,124.49**	($136.25)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,868.76	**$1,756.13**	($112.63)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,468.59	**$2,319.81**	($148.78)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,823.18	**$1,713.30**	($109.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,498.67	**$2,348.08**	($150.59)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$909.84	**$855.00**	($54.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,256.40	**$2,120.40**	($136.00)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,865.17	**$1,752.75**	($112.42)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,463.85	**$2,315.34**	($148.51)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,819.68	**$1,710.00**	($109.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,493.87	**$2,343.56**	($150.31)	-6.0%	1/1/2014	0.0%	-6.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$903.84	**$849.37**	($54.47)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,241.52	**$2,106.44**	($135.08)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,852.87	**$1,741.21**	($111.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,447.60	**$2,300.09**	($147.51)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,807.68	**$1,698.74**	($108.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,477.43	**$2,328.12**	($149.31)	-6.0%	1/1/2014	0.0%	-6.0%
$15/$15 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$15/$15							
SINGLE 2, 3, & 4 TIER RATES	$863.83	**$811.77**	($52.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,142.30	**$2,013.19**	($129.11)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,770.85	**$1,664.13**	($106.72)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,339.25	**$2,198.27**	($140.98)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,727.66	**$1,623.54**	($104.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,367.76	**$2,225.06**	($142.70)	-6.0%	1/1/2014	0.0%	-6.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$881.25	**$828.13**	($53.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,185.50	**$2,053.76**	($131.74)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,806.56	**$1,697.67**	($108.89)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,386.43	**$2,242.58**	($143.85)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,762.50	**$1,656.26**	($106.24)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,415.51	**$2,269.90**	($145.61)	-6.0%	1/1/2014	0.0%	-6.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$872.86	**$820.25**	($52.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,164.69	**$2,034.22**	($130.47)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,789.36	**$1,681.51**	($107.85)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,363.70	**$2,221.24**	($142.46)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,745.72	**$1,640.50**	($105.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,392.51	**$2,248.31**	($144.20)	-6.0%	1/1/2014	0.0%	-6.0%
$10/$20							
SINGLE 2, 3, & 4 TIER RATES	$865.05	**$812.92**	($52.13)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2,145.32	**$2,016.04**	($129.28)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1,773.35	**$1,666.49**	($106.86)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2,342.56	**$2,201.39**	($141.17)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,730.10	**$1,625.84**	($104.26)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2,371.10	**$2,228.21**	($142.89)	-6.0%	1/1/2014	0.0%	-6.0%
DEPENDENT/STUDENT COVERAGE (HMO)							
26/26	1.0170	**1.0170**	0.0000	0.0%	1/1/2014	0.0%	0.0%
Form HNPOS-2 to add the out-of-network deductible/coinsurance/out-of-pocket maximum option of $500/80%/unlimited.							
SINGLE 2, 3, & 4 TIER RATES	$38.72	**$36.38**	($2.34)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$96.03	**$90.22**	($5.81)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$79.38	**$74.58**	($4.80)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$104.85	**$98.52**	($6.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$77.44	**$72.76**	($4.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$106.13	**$99.72**	($6.41)	-6.0%	1/1/2014	0.0%	-6.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.90	**$26.22**	($1.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$69.19	**$65.03**	($4.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$57.20	**$53.75**	($3.45)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$75.55	**$71.00**	($4.55)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.80	**$52.44**	($3.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$76.47	**$71.87**	($4.60)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.79	**$24.23**	($1.56)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$63.96	**$60.09**	($3.87)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$52.87	**$49.67**	($3.20)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$69.84	**$65.61**	($4.23)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.58	**$48.46**	($3.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$70.69	**$66.41**	($4.28)	-6.1%	1/1/2014	0.0%	-6.1%
POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.85	**$22.41**	($1.44)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$59.15	**$55.58**	($3.57)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$48.89	**$45.94**	($2.95)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$64.59	**$60.69**	($3.90)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.70	**$44.82**	($2.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$65.37	**$61.43**	($3.94)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.47	**$28.63**	($1.84)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$75.57	**$71.00**	($4.57)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$62.46	**$58.69**	($3.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$82.51	**$77.53**	($4.98)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.94	**$57.26**	($3.68)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$83.52	**$78.47**	($5.05)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$14.44	**$13.57**	($0.87)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$35.81	**$33.65**	($2.16)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$29.60	**$27.82**	($1.78)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$39.10	**$36.75**	($2.35)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$28.88	**$27.14**	($1.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$39.58	**$37.20**	($2.38)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.85)	**($0.80)**	$0.05	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($2.11)	**($1.98)**	$0.13	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($1.74)	**($1.64)**	$0.10	-5.7%	1/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	($2.30)	**($2.17)**	$0.13	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.70)	**($1.60)**	$0.10	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($2.33)	**($2.19)**	$0.14	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.30	**$28.47**	($1.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$75.14	**$70.61**	($4.53)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$62.12	**$58.36**	($3.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$82.05	**$77.10**	($4.95)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.60	**$56.94**	($3.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$83.05	**$78.04**	($5.01)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.08	**$26.38**	($1.70)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$69.64	**$65.42**	($4.22)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$57.56	**$54.08**	($3.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$76.04	**$71.44**	($4.60)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.16	**$52.76**	($3.40)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$76.97	**$72.31**	($4.66)	-6.1%	1/1/2014	0.0%	-6.1%
POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$26.09	**$24.52**	($1.57)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$64.70	**$60.81**	($3.89)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$53.48	**$50.27**	($3.21)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$70.65	**$66.40**	($4.25)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.18	**$49.04**	($3.14)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$71.51	**$67.21**	($4.30)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.74	**$30.77**	($1.97)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$81.20	**$76.31**	($4.89)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$67.12	**$63.08**	($4.04)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$88.66	**$83.33**	($5.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.48	**$61.54**	($3.94)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$89.74	**$84.34**	($5.40)	-6.0%	1/1/2014	0.0%	-6.0%
POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$16.49	**$15.49**	($1.00)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$40.90	**$38.42**	($2.48)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$33.80	**$31.75**	($2.05)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$44.65	**$41.95**	($2.70)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$32.98	**$30.98**	($2.00)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$45.20	**$42.46**	($2.74)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.26	**$0.26**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.53	**$0.53**	$0.00	0.6%	1/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	$0.70	**$0.70**	$0.00	0.6%	1/1/2014	0.0%	0.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.52	**$0.52**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.71	**$0.71**	$0.00	0.0%	1/1/2014	0.0%	0.0%

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POS - $250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.50	**$24.90**	($1.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$65.72	**$61.75**	($3.97)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$54.33	**$51.05**	($3.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$71.76	**$67.43**	($4.33)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.00	**$49.80**	($3.20)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$72.64	**$68.25**	($4.39)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.50	**$23.02**	($1.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$60.76	**$57.09**	($3.67)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$50.23	**$47.19**	($3.04)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$66.35	**$62.34**	($4.01)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.00	**$46.04**	($2.96)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$67.15	**$63.10**	($4.05)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.55	**$21.20**	($1.35)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$55.92	**$52.58**	($3.34)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$46.23	**$43.46**	($2.77)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$61.07	**$57.41**	($3.66)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.10	**$42.40**	($2.70)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$61.81	**$58.11**	($3.70)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.10	**$27.35**	($1.75)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$72.17	**$67.83**	($4.34)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.66	**$56.07**	($3.59)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$78.80	**$74.06**	($4.74)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.20	**$54.70**	($3.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$79.76	**$74.97**	($4.79)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.39	**$6.00**	($0.39)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$15.85	**$14.88**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$13.10	**$12.30**	($0.80)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$17.30	**$16.25**	($1.05)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.78	**$12.00**	($0.78)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$17.51	**$16.45**	($1.06)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.00	**$1.88**	($0.12)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$4.96	**$4.66**	($0.30)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$4.10	**$3.85**	($0.25)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$5.42	**$5.09**	($0.33)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.00	**$3.76**	($0.24)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$5.48	**$5.15**	($0.33)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.82	**$27.08**	($1.74)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$71.47	**$67.16**	($4.31)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.08	**$55.51**	($3.57)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$78.04	**$73.33**	($4.71)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.64	**$54.16**	($3.48)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$79.00	**$74.23**	($4.77)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.64	**$25.03**	($1.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$66.07	**$62.07**	($4.00)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$54.61	**$51.31**	($3.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$72.14	**$67.78**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.28	**$50.06**	($3.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$73.02	**$68.61**	($4.41)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.74	**$23.25**	($1.49)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.36	**$57.66**	($3.70)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$50.72	**$47.66**	($3.06)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.00	**$62.96**	($4.04)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.48	**$46.50**	($2.98)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$67.81	**$63.73**	($4.08)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.23	**$29.35**	($1.88)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$77.45	**$72.79**	($4.66)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$64.02	**$60.17**	($3.85)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$84.57	**$79.48**	($5.09)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.46	**$58.70**	($3.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$85.60	**$80.45**	($5.15)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.92	**$6.51**	($0.41)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$17.16	**$16.14**	($1.02)	-5.9%	1/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$14.19	**$13.35**	($0.84)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$18.74	**$17.63**	($1.11)	-5.9%	1/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.84	**$13.02**	($0.82)	-5.9%	1/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$18.97	**$17.84**	($1.13)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.42	**$3.21**	($0.21)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$8.48	**$7.96**	($0.52)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$7.01	**$6.58**	($0.43)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$9.26	**$8.69**	($0.57)	-6.2%	1/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.84	**$6.42**	($0.42)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$9.37	**$8.80**	($0.57)	-6.1%	1/1/2014	0.0%	-6.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.42**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.80	**$58.08**	($3.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$48.01**	($3.08)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.48	**$63.42**	($4.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.84**	($3.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$68.31	**$64.19**	($4.12)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.78	**$21.40**	($1.38)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$56.49	**$53.07**	($3.42)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$46.70	**$43.87**	($2.83)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$61.69	**$57.95**	($3.74)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.56	**$42.80**	($2.76)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$62.44	**$58.66**	($3.78)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$20.97	**$19.70**	($1.27)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$52.01	**$48.86**	($3.15)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$42.99	**$40.39**	($2.60)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$56.79	**$53.35**	($3.44)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$41.94	**$39.40**	($2.54)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$57.48	**$54.00**	($3.48)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.21	**$25.57**	($1.64)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$67.48	**$63.41**	($4.07)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$55.78	**$52.42**	($3.36)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$73.68	**$69.24**	($4.44)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.42	**$51.14**	($3.28)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$74.58	**$70.09**	($4.49)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.47	**$5.14**	($0.33)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$13.57	**$12.75**	($0.82)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$11.21	**$10.54**	($0.67)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$14.81	**$13.92**	($0.89)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.94	**$10.28**	($0.66)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$14.99	**$14.09**	($0.90)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.06	**$0.99**	($0.07)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2.63	**$2.46**	($0.17)	-6.5%	1/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$2.17	**$2.03**	($0.14)	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$2.87	**$2.68**	($0.19)	-6.6%	1/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.12	**$1.98**	($0.14)	-6.6%	1/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2.91	**$2.71**	($0.20)	-6.9%	1/1/2014	0.0%	-6.9%
POS - $500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.86	**$25.25**	($1.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$66.61	**$62.62**	($3.99)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$55.06	**$51.76**	($3.30)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$72.74	**$68.38**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.72	**$50.50**	($3.22)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$73.62	**$69.21**	($4.41)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.42**	($1.50)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$61.80	**$58.08**	($3.72)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$48.01**	($3.08)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$67.48	**$63.42**	($4.06)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.84**	($3.00)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$68.31	**$64.19**	($4.12)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.97	**$21.59**	($1.38)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$56.97	**$53.54**	($3.43)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$47.09	**$44.26**	($2.83)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$62.20	**$58.47**	($3.73)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.94	**$43.18**	($2.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$62.96	**$59.18**	($3.78)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.23	**$27.47**	($1.76)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$72.49	**$68.13**	($4.36)	-6.0%	1/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$59.92	**$56.31**	($3.61)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$79.15	**$74.39**	($4.76)	-6.0%	1/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.46	**$54.94**	($3.52)	-6.0%	1/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$80.12	**$75.30**	($4.82)	-6.0%	1/1/2014	0.0%	-6.0%
POS - $500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.92	**$5.56**	($0.36)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$14.68	**$13.79**	($0.89)	-6.1%	1/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$12.14	**$11.40**	($0.74)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$16.03	**$15.06**	($0.97)	-6.1%	1/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.84	**$11.12**	($0.72)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$16.23	**$15.24**	($0.99)	-6.1%	1/1/2014	0.0%	-6.1%
POS - $500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.41	**$2.26**	($0.15)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$5.98	**$5.60**	($0.38)	-6.4%	1/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	$4.94	**$4.63**	($0.31)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$6.53	**$6.12**	($0.41)	-6.3%	1/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.82	**$4.52**	($0.30)	-6.2%	1/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$6.61	**$6.19**	($0.42)	-6.4%	1/1/2014	0.0%	-6.4%

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ELIMINATION OF ELECTIVE ABORTION COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	1/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	1/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	1/1/2014	0.0%	-4.8%
ELIMINATION OF INFERTILITY COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
DME @50% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	1/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	1/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	1/1/2014	0.0%	-4.5%
DOMESTIC PARTNER RATE (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
SNF AT 50 DAYS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.07)	**($0.06)**	$0.01	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	($0.17)	**($0.15)**	$0.02	-11.8%	1/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	1/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	1/1/2014	0.0%	-15.8%
SNF UNLIMITED AT 80% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.08)	**($0.07)**	$0.01	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.20)	**($0.17)**	$0.03	-15.0%	1/1/2014	0.0%	-15.0%
TWO PERSON 3 & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	1/1/2014	0.0%	-13.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	1/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	1/1/2014	0.0%	-13.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.34)	**($0.33)**	$0.01	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	1/1/2014	0.0%	-2.4%
TWO PERSON 3 & 4 TIER RATES	($0.70)	**($0.68)**	$0.02	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($0.92)	**($0.89)**	$0.03	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.68)	**($0.66)**	$0.02	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($0.93)	**($0.90)**	$0.03	-3.2%	1/1/2014	0.0%	-3.2%
DEPENDENT/STUDENT COVERAGE (POS)							
26/26	1.0170	**1.0170**	0.0000	0.0%	1/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%

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		Page Numbers
1)	Benefit Descriptions	A1-A13
2)	Region counties	B1
3)	Rates	1-37

Product Line	Product Name	Region	Page Numbers
HMO+POS	Available Packages and Riders	Western New York	1-28
HMO	Master Group Contract	Western New York	29-37

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Product	Form #
Community Blue Group Plan	CB 251 & POS 12
Inp. Al. & Sub. Abuse	CB 4 Rev
Inp. Al. & Sub. Abuse - NYS	CB 179
Mental Health - 15 visits	CB5
SNF - unlimited	CB16
Over 65 - Extended Medical Care	CB 161Rev
Dependent Riders	CB83, CB167, CB186
Domestic Partners - NYS	CB230
Inp. Al. & Sub. Abuse	CB 4 Rev
Inp. Al. & Sub. Abuse - NYS	CB 179
Mental Health	CB5 (Rev 1995)
SNF	CB16
Extended Medical Care	CB 161 (Rev 1996)
External Prosthetic & Orthotic Appliances	CB 235
Deletion of Elective Abortion	CB 30
Deletion of Artificial Insemination	CB 134
Chronic Detoxification - NYS	CB 145Rev
Mental Health - NYS	CB 177
Point - of - Service	POS-12
Skilled Nursing Facility	POS-4 & POS-15
Dependent Riders	POS-5, POS-10
Community Blue IV - Group Rates	CB 283
Managed Care Rx	CB147REV, CB77
Managed Care Rx	CB147REV,CB100REV,CB101
Managed Care Rx	HNDRUG-HMO.1 (0602)
Point of Service Rx	CB-249, CB-250
DME Amendment	HN-HMO.AMEND-3
Sizzel Riders	CR1E4N0022, C41A4N0016, C41A4N0018
Master Group Contract	LS1G4N0004
New Copay Options	BH1R4N0049, LH1R4N0052,CH1R4N0054
Dependent Rider to End of Month/Year	CH1A4N0062
Added Benefits Rider	BHIR4N0057

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BENEFIT	New Community Blue (CBI)	Advantage
PCP Visits	$5 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5, $10 Copay, Visits 6-20, 50% Copay	Visits 1-5, Copay per subscriber selection Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay. - per subscriber selection
Home Health Care Visits	$10 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$10 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	20 % Copay	20% Copay
Emergency Room Visits	$35 Copay (Waived if Admitted)	$35 Copay (Waived if Admitted)
Post-mastectomy care, Including prosthesis	$0 Copay	$0 Copay
Ambulance	$0 Copay	$0 Copay
Durable Medical Equipment	20 % Copay	20 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

HealthNow New York Inc.
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BENEFIT	New Community Blue (CBII)	Advantage
PCP Visits	$10 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$10 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay. - per subscriber selection
Home Health Care Visits	$10 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$10 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	20 % Copay	20% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)
Post-mastectomy care, Including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50 % Copay	50 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

HealthNow New York Inc.
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BENEFIT	New Community Blue (CBIII)	Advantage
PCP Visits	$15 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$15 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$15 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay. - per subscriber selection
Home Health Care Visits	$15 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$15 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	50 % Copay	50% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50 % Copay	50 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year. Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

HealthNow New York Inc.
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BENEFIT	CB II
PCP Visits	$10 Copay
Pre and Post Natal Visits	$0 Copay
Well Child Care	$0 Copay
Specialist Visits	$10 Copay
Routine Refraction (every 2 years)	$10 Copay
Inpatient Hospital Care	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits
Outpatient Lab	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$10 Copay
Outpatient Surgery Facility	$10 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay
Cardiac rehabilitation 24 visits per calendar year	$10 Copay
Home Health Care Visits	$10 Copay
Hospice (210 days/visits)	$10 Copay
Allergy Testing and Treatment	$10 Copay
Services to Induce Pregnancy (Infertility Services)	20% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay
Ambulance	$50 Copay
DME	50 % Copay
SNF	Covered in full up to 30 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status

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BENEFIT	CB IV (form #CB-283)
PCP Visits	$8 Copay
Pre and Post Natal Visits	$0 Copay
Well Child Care	$0 Copay
Specialist Visits	$8 Copay
Inpatient Hospital Care	$0 Copay
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$8 Copay for 30 visits
Outpatient Mental Health Visits	Visits 1-5, $8 Copay, Visits 6-20, 50% Copay
Outpatient Substance Abuse Visits	$8 Copay 60 visits
Outpatient Lab	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay
Outpatient Surgery Facility	$8 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$8 Copay
Cardiac rehabilitation 24 visits per calendar year	$8 Copay
Home Health Care Visits	$8 Copay
Hospice (210 days/visits)	$0 Copay
Allergy Testing and Treatment	$8 Copay
Services to Induce Pregnancy (Artificial Insemination)	20 % Copay
Emergency Room Visits	$35 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay
Ambulance	$0 Copay
Durable Medical Equipment	20 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year
Inpatient Mental Health	Covered in full up to 30 days per year
Inpatient Detox	Covered in full up to 30 days per year
Dependent Coverage	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years
Out-of-Network Benefits	none

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Medicare Coverage (Form#CB34)	Converts Single Basic rate to Single Medicare Eligible rate
Alcoholism & Substance Abuse Rider (Form#CB4REV)	Covers Inpatient treatment of Alcoholism & Substance Abuse
Mental Health Rider (Form#CB5)	Adds coverage for Mental Health Benefits
Nursing Home and Skilled Nursing Facility (Form#CB16)	Adds coverage for nursing home and skilled nursing facility claims
Unlimited Skilled Nursing Benefit (POS) (Form#POS-15 & CB152)	Adds unlimited # of days to the POS skilled nursing benefit.
Elective Abortions (Form#CB30)	Deletes coverage for elective abortions
Artificial Inseminations (Form#CB134)	Deletes coverage for artificial inseminations
Extended Medical Care Rider (Form#CB161REV)	Covers external prostheses, orthotic devices, and certain diabetes supplies
External Prosthetic &Orthotic Appliances (Form#CB235)	Covers external prostheses, orthotic devices, and certain diabetes supplies
Wellness	

Dependent Riders	Dependent Age	Student Age
	19	25
	21	25
	22	25
	23	25
	25	25
	19	23
	23	23
	19	26

Dependent Rider to birthday	(Form#CB83) or (Form#POS-5) or (Form #POS-16)
Dependent Rider to end of month of birthday	(Form#CB167) or (Form#POS-6) or (Form #POS-17)
Dependent Rider to end of year of birthday	(Form#CB186) or (Form #POS-20)
Dependent Rider to end of month/year	(Form CH1A4N0062)

MANAGED PRESCRIPTION DRUG RIDERS - MUST USE GENERICS UNLESS PHYSICIAN INDICATES OTHERWISE; OPEN NETWORK

Managed Prescription Drug Riders	$0 Copay
	$1 Copay
	$2 Copay
	$3 Copay
	$5 Copay
	$5 Copay with annual maximum of $500 single & $1000 family
	$7 Copay
	$7 Copay with annual maximum of $500 single & $1000 family
	$9 Copay
	$9 Copay with annual maximum of $500 single & $1000 family
	$10 Copay
	$10 Copay with annual maximum of $500 single & $1000 family
	$15 Copay
	$15 Copay with annual maximum of $500 single & $1000 family
	50% Copay
	50% Copay with annual maximum of $500 single $1000 family

Managed Prescription Drug Rider(no contraceptives,$ Copay)	(Form#CB147REV)
Adds Contraceptive coverage to Managed Drug Rider	(Form#CB77)
Adds $500 annual limit to Managed Drug Rider	(Form#CB101)

POINT OF SERVICE PRESCRIPTION DRUG RIDER - ONE COPAY FOR DRUGS PRESCRIBED BY AN IN-NETWORK PROVIDER AND A GREATER COPAY FOR DRUGS PRESCRIBED BY A OUT-OF-NETWORK PROVIDER. THIS IS AN MANAGED PRESCRIPTION DRUG RIDER (MUST USE GENERICS)

Point-of-Service Prescription Drug Riders	(Form#CB249 & Form #CB250)

Point-of-Service Prescription Drug Riders	$1 Copay In-Network /$3 Copay Out-of-Network
	$3 Copay In-Network /$5 Copay Out-of-Network
	$3 Copay In-Network /$10 Copay Out-of-Network
	$5 Copay In-Network /$10 Copay Out-of-Network
	$7 Copay In-Network /$15 Copay Out-of-Network
	$9 Copay In-Network /$15 Copay Out-of-Network
	$10 Copay In-Network /$20 Copay Out-of-Network

TRIPLE COPAY OPTION PRESCRIPTION DRUG RIDERS - GENERIC/BRAND/BRAND NON-FORMULARY COPAYMENT OPTIONS ARE AVAILABLE AS LISTED IN THE PREMIUM RATE PAGES.

Triple Copay Option Prescription Drug Riders	(Form# HNDRUG-HMO.1) (0602)

Riders for NYS

Form #CB145REV	Chronic Detoxification
Form#CB177	Mental Health
Form#CB179	Inpatient Treatment of Alcoholism & Substance Abuse
Form#CB230	Domestic Partner Rider for New York State

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Master Group Contract
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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**
The number of hospice care days is limited to 210 days

C. **Medical Services**
Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**
Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only

E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 1 - HMO	OPTION 1 - W/POS
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible)

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 2- HMO	OPTION 2 - W/POS
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 4- HMO	OPTION 4 - W/POS
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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Rating Regions

Managed Care Region	Counties
Western New York	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming

HealthNow New York Inc.
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Western New York
Rates Effective 1/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
CB II - FORM # CB-251 & CB 34							
SINGLE 2 TIER RATES	$463.52	**$449.49**	($14.03)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$1,089.28	**$1,056.30**	($32.98)	-3.0%	1/1/2014	0.0%	-3.0%
FORM # CB4 REV - INP ALCOHOL&SUBST. ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$2.68	**$2.60**	($0.08)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$6.77	**$6.57**	($0.20)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$5.49	**$5.33**	($0.16)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$7.41	**$7.19**	($0.22)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.36	**$5.20**	($0.16)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$7.55	**$7.33**	($0.22)	-2.9%	1/1/2014	0.0%	-2.9%
FORM # CB179 - INP. SUBSTANCE ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$5.81	**$5.63**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.68	**$14.23**	($0.45)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.91	**$11.54**	($0.37)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$16.06	**$15.57**	($0.49)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.62	**$11.26**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$16.37	**$15.87**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
FORM # CB16 - SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$1.61	**$1.57**	($0.04)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	$4.07	**$3.97**	($0.10)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$3.30	**$3.22**	($0.08)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	$4.45	**$4.34**	($0.11)	-2.5%	1/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.22	**$3.14**	($0.08)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	$4.54	**$4.42**	($0.12)	-2.6%	1/1/2014	0.0%	-2.6%
FORM # CB161REV - EXTENDED MEDICAL CARE							
SINGLE 2, 3, & 4 TIER RATES	$3.10	**$3.01**	($0.09)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$7.83	**$7.61**	($0.22)	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$6.36	**$6.17**	($0.19)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$8.57	**$8.32**	($0.25)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.20	**$6.02**	($0.18)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$8.74	**$8.48**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%
FORM # CB30 - DELETION OF ELEC. ABORTION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # CB134 - DELETION OF ARTIFICIAL INSEM							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # CB145REV - CHRONIC DETOX (FOR NYS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # CB-230 - DOMESTIC PARTNER (FOR NYS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # CB-235 - EXTERNAL PROSTHETICS							
SINGLE 2, 3, & 4 TIER RATES	$1.25	**$1.22**	($0.03)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$3.16	**$3.08**	($0.08)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$2.56	**$2.50**	($0.06)	-2.3%	1/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	$3.46	**$3.37**	($0.09)	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.50	**$2.44**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$3.52	**$3.44**	($0.08)	-2.3%	1/1/2014	0.0%	-2.3%
FORM # POS-4 - SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # CB-251 - INPATIENT $250 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($2.74)	**($2.65)**	$0.09	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	($6.92)	**($6.70)**	$0.22	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($5.62)	**($5.43)**	$0.19	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($7.58)	**($7.33)**	$0.25	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.48)	**($5.30)**	$0.18	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	($7.72)	**($7.47)**	$0.25	-3.2%	1/1/2014	0.0%	-3.2%

HealthNow New York Inc.
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Western New York
Rates Effective 1/1/2015
Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CB-251 - INPATIENT $500 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($5.39)	**($5.22)**	$0.17	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	($13.62)	**($13.19)**	$0.43	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($11.05)	**($10.70)**	$0.35	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	($14.90)	**($14.43)**	$0.47	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.78)	**($10.44)**	$0.34	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	($15.19)	**($14.71)**	$0.48	-3.2%	1/1/2014	0.0%	-3.2%
FORM # CB-289 - 2ND OPIN .Breast Recon/Mastect							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # CB251-R5 - OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.04)	**($1.00)**	$0.04	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($2.63)	**($2.53)**	$0.10	-3.8%	1/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($2.13)	**($2.05)**	$0.08	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($2.88)	**($2.77)**	$0.11	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.08)	**($2.00)**	$0.08	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($2.93)	**($2.82)**	$0.11	-3.8%	1/1/2014	0.0%	-3.8%
FORM # CB251-R5 - OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.84)	**($1.78)**	$0.06	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	($4.65)	**($4.50)**	$0.15	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($3.77)	**($3.65)**	$0.12	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	($5.09)	**($4.92)**	$0.17	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.68)	**($3.56)**	$0.12	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	($5.19)	**($5.02)**	$0.17	-3.3%	1/1/2014	0.0%	-3.3%
FORM # CB251-R5 - OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.96)	**($0.93)**	$0.03	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($2.43)	**($2.35)**	$0.08	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($1.97)	**($1.91)**	$0.06	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($2.65)	**($2.57)**	$0.08	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.92)	**($1.86)**	$0.06	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($2.71)	**($2.62)**	$0.09	-3.3%	1/1/2014	0.0%	-3.3%
FORM # CB2 251 Base 15 - OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.74)	**($1.69)**	$0.05	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($4.40)	**($4.27)**	$0.13	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($3.57)	**($3.46)**	$0.11	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	($4.81)	**($4.67)**	$0.14	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.48)	**($3.38)**	$0.10	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($4.90)	**($4.76)**	$0.14	-2.9%	1/1/2014	0.0%	-2.9%
FORM # CB251-R.4REV1 - NEW CB $20/$20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($6.02)	**($5.84)**	$0.18	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($15.21)	**($14.76)**	$0.45	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($12.34)	**($11.97)**	$0.37	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($16.65)	**($16.15)**	$0.50	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.04)	**($11.68)**	$0.36	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($16.96)	**($16.46)**	$0.50	-2.9%	1/1/2014	0.0%	-2.9%
FORM # HNHMO-2.R-2 - HMO 100 INP ALC & SUBS ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$3.53	**$3.60**	$0.07	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$8.92	**$9.10**	$0.18	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$7.24	**$7.38**	$0.14	1.9%	1/1/2014	0.0%	1.9%
FAMILY 3 TIER RATES	$9.76	**$9.95**	$0.19	1.9%	1/1/2014	0.0%	1.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.06	**$7.20**	$0.14	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$9.95	**$10.14**	$0.19	1.9%	1/1/2014	0.0%	1.9%
FORM # HNHMO-2.R-4 - HMO 100 PROSTHETIC&ORTHOTIC							
SINGLE 2, 3, & 4 TIER RATES	$1.76	**$1.80**	$0.04	2.3%	1/1/2014	0.0%	2.3%
FAMILY 2 TIER RATES	$4.45	**$4.55**	$0.10	2.2%	1/1/2014	0.0%	2.2%
TWO PERSON 3 & 4 TIER RATES	$3.61	**$3.69**	$0.08	2.2%	1/1/2014	0.0%	2.2%
FAMILY 3 TIER RATES	$4.87	**$4.98**	$0.11	2.3%	1/1/2014	0.0%	2.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.52	**$3.60**	$0.08	2.3%	1/1/2014	0.0%	2.3%
FAMILY 4 TIER RATES	$4.96	**$5.07**	$0.11	2.2%	1/1/2014	0.0%	2.2%
FORM # HNHMO-2.R-5 - HMO 100 KERATOPLASTY (Lasik)							
SINGLE 2, 3, & 4 TIER RATES	$4.90	**$5.00**	$0.10	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$12.38	**$12.64**	$0.26	2.1%	1/1/2014	0.0%	2.1%
TWO PERSON 3 & 4 TIER RATES	$10.05	**$10.25**	$0.20	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$13.55	**$13.83**	$0.28	2.1%	1/1/2014	0.0%	2.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.80	**$10.00**	$0.20	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$13.81	**$14.09**	$0.28	2.0%	1/1/2014	0.0%	2.0%
FORM # HNHMO-2.R-7 - HMO 100 VISION							
SINGLE 2, 3, & 4 TIER RATES	$4.98	**$5.08**	$0.10	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$12.58	**$12.84**	$0.26	2.1%	1/1/2014	0.0%	2.1%
TWO PERSON 3 & 4 TIER RATES	$10.21	**$10.41**	$0.20	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$13.77	**$14.05**	$0.28	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.96	**$10.16**	$0.20	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$14.03	**$14.32**	$0.29	2.1%	1/1/2014	0.0%	2.1%
FORM # HNHMO-2.R-6 - HMO 100 DENTAL							
SINGLE 2, 3, & 4 TIER RATES	$2.87	**$2.92**	$0.05	1.7%	1/1/2014	0.0%	1.7%
FAMILY 2 TIER RATES	$7.25	**$7.38**	$0.13	1.8%	1/1/2014	0.0%	1.8%
TWO PERSON 3 & 4 TIER RATES	$5.88	**$5.99**	$0.11	1.9%	1/1/2014	0.0%	1.9%
FAMILY 3 TIER RATES	$7.94	**$8.07**	$0.13	1.6%	1/1/2014	0.0%	1.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.74	**$5.84**	$0.10	1.7%	1/1/2014	0.0%	1.7%
FAMILY 4 TIER RATES	$8.09	**$8.23**	$0.14	1.7%	1/1/2014	0.0%	1.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # HNHMO-2.R-8 - HMO 100 SNF							
SINGLE 2, 3, & 4 TIER RATES	$2.36	**$2.41**	$0.05	2.1%	1/1/2014	0.0%	2.1%
FAMILY 2 TIER RATES	$5.96	**$6.09**	$0.13	2.2%	1/1/2014	0.0%	2.2%
TWO PERSON 3 & 4 TIER RATES	$4.84	**$4.94**	$0.10	2.1%	1/1/2014	0.0%	2.1%
FAMILY 3 TIER RATES	$6.53	**$6.66**	$0.13	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.72	**$4.82**	$0.10	2.1%	1/1/2014	0.0%	2.1%
FAMILY 4 TIER RATES	$6.65	**$6.79**	$0.14	2.1%	1/1/2014	0.0%	2.1%
FORM # HNPOS-2.R-5 - HMO 100 SNF POS							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 OUTPATIENT SURG. $75							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 ER COPAY $50							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 DELETE ABORTION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 DELETE STERILIZATION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 $250 IPCP							
SINGLE 2, 3, & 4 TIER RATES	($2.90)	**($2.96)**	($0.06)	2.1%	1/1/2014	0.0%	2.1%
FAMILY 2 TIER RATES	($7.33)	**($7.48)**	($0.15)	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	($5.95)	**($6.07)**	($0.12)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	($8.02)	**($8.18)**	($0.16)	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.80)	**($5.92)**	($0.12)	2.1%	1/1/2014	0.0%	2.1%
FAMILY 4 TIER RATES	($8.17)	**($8.34)**	($0.17)	2.1%	1/1/2014	0.0%	2.1%
FORM # HNHMO-2 - HMO 100 $500 IPCP							
SINGLE 2, 3, & 4 TIER RATES	($5.75)	**($5.87)**	($0.12)	2.1%	1/1/2014	0.0%	2.1%
FAMILY 2 TIER RATES	($14.53)	**($14.83)**	($0.30)	2.1%	1/1/2014	0.0%	2.1%
TWO PERSON 3 & 4 TIER RATES	($11.79)	**($12.03)**	($0.24)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	($15.90)	**($16.23)**	($0.33)	2.1%	1/1/2014	0.0%	2.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.50)	**($11.74)**	($0.24)	2.1%	1/1/2014	0.0%	2.1%
FAMILY 4 TIER RATES	($16.20)	**($16.54)**	($0.34)	2.1%	1/1/2014	0.0%	2.1%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$0.70	**$0.69**	($0.01)	-1.4%	1/1/2014	0.0%	-1.4%
FAMILY 2 TIER RATES	$1.77	**$1.74**	($0.03)	-1.7%	1/1/2014	0.0%	-1.7%
TWO PERSON 3 & 4 TIER RATES	$1.44	**$1.41**	($0.03)	-2.1%	1/1/2014	0.0%	-2.1%
FAMILY 3 TIER RATES	$1.94	**$1.91**	($0.03)	-1.5%	1/1/2014	0.0%	-1.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.40	**$1.38**	($0.02)	-1.4%	1/1/2014	0.0%	-1.4%
FAMILY 4 TIER RATES	$1.97	**$1.94**	($0.03)	-1.5%	1/1/2014	0.0%	-1.5%
FORM # LH1R4N0151 - HMO 100 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.01	**$1.02**	$0.01	1.0%	1/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$2.55	**$2.58**	$0.03	1.2%	1/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	$2.07	**$2.09**	$0.02	1.0%	1/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	$2.79	**$2.82**	$0.03	1.1%	1/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.02	**$2.04**	$0.02	1.0%	1/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$2.85	**$2.87**	$0.02	0.7%	1/1/2014	0.0%	0.7%
Gym Membership							
SINGLE 2, 3, & 4 TIER RATES	$1.97	**$1.90**	($0.07)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$4.98	**$4.80**	($0.18)	-3.6%	1/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$4.04	**$3.90**	($0.14)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$5.45	**$5.25**	($0.20)	-3.7%	1/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.02	**$2.20**	$0.18	8.9%	1/1/2014	0.0%	8.9%
FAMILY 4 TIER RATES	$5.55	**$5.35**	($0.20)	-3.6%	1/1/2014	0.0%	-3.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # HNHMO2 & HNHMO3 & CB34 - HMO 100							
$15/$20 w/ referrals							
SINGLE 2, 3, & 4 TIER RATES	$501.36	**$511.33**	$9.97	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$1,266.94	**$1,292.13**	$25.19	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$1,027.79	**$1,048.23**	$20.44	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$1,386.26	**$1,413.83**	$27.57	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,002.72	**$1,022.66**	$19.94	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$1,412.83	**$1,440.93**	$28.10	2.0%	1/1/2014	0.0%	2.0%
$20/$20 w/ referrals							
SINGLE 2, 3, & 4 TIER RATES	$479.04	**$488.56**	$9.52	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$1,210.53	**$1,234.59**	$24.06	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$982.03	**$1,001.55**	$19.52	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$1,324.55	**$1,350.87**	$26.32	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$958.08	**$977.12**	$19.04	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$1,349.93	**$1,376.76**	$26.83	2.0%	1/1/2014	0.0%	2.0%
$15/$20 Open Access							
SINGLE 2, 3, & 4 TIER RATES	$516.10	**$526.37**	$10.27	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$1,304.18	**$1,330.14**	$25.96	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$1,058.01	**$1,079.06**	$21.05	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$1,427.02	**$1,455.41**	$28.39	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,032.20	**$1,052.74**	$20.54	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$1,454.37	**$1,483.31**	$28.94	2.0%	1/1/2014	0.0%	2.0%
$20/$20 Open Access							
SINGLE 2, 3, & 4 TIER RATES	$492.81	**$502.61**	$9.80	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$1,245.33	**$1,270.10**	$24.77	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$1,010.26	**$1,030.35**	$20.09	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$1,362.62	**$1,389.72**	$27.10	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$985.62	**$1,005.22**	$19.60	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$1,388.74	**$1,416.35**	$27.61	2.0%	1/1/2014	0.0%	2.0%
FORM # POS-12 - POINT OF SERVICE - ADVANTAGE A (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.71	**$3.59**	($0.12)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$9.38	**$9.07**	($0.31)	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$7.61	**$7.36**	($0.25)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$10.26	**$9.93**	($0.33)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.42	**$7.18**	($0.24)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$10.45	**$10.12**	($0.33)	-3.2%	1/1/2014	0.0%	-3.2%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.52	**$3.42**	($0.10)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	$8.90	**$8.64**	($0.26)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$7.22	**$7.01**	($0.21)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$9.73	**$9.46**	($0.27)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.04	**$6.84**	($0.20)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	$9.92	**$9.64**	($0.28)	-2.8%	1/1/2014	0.0%	-2.8%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.31	**$3.20**	($0.11)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$8.36	**$8.09**	($0.27)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$6.79	**$6.56**	($0.23)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$9.15	**$8.85**	($0.30)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.62	**$6.40**	($0.22)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$9.33	**$9.02**	($0.31)	-3.3%	1/1/2014	0.0%	-3.3%
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.82	**$5.64**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.71	**$14.25**	($0.46)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.93	**$11.56**	($0.37)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$16.09	**$15.59**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.64	**$11.28**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$16.40	**$15.89**	($0.51)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.62	**$5.45**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.20	**$13.77**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$11.52	**$11.17**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.54	**$15.07**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.24	**$10.90**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$15.84	**$15.36**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.28	**$5.12**	($0.16)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$13.34	**$12.94**	($0.40)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$10.82	**$10.50**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$14.60	**$14.16**	($0.44)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.56	**$10.24**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$14.88	**$14.43**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$6.12**	($0.20)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$15.97	**$15.47**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.55**	($0.41)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$17.47	**$16.92**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$12.24**	($0.40)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$17.81	**$17.25**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.09	**$5.91**	($0.18)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$15.39	**$14.93**	($0.46)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.48	**$12.12**	($0.36)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$16.84	**$16.34**	($0.50)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.18	**$11.82**	($0.36)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$17.16	**$16.65**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.72	**$5.55**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.45	**$14.02**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$11.73	**$11.38**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.82	**$15.35**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.44	**$11.10**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$16.12	**$15.64**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.93	**$6.72**	($0.21)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$17.51	**$16.98**	($0.53)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$14.21	**$13.78**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$19.16	**$18.58**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.86	**$13.44**	($0.42)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$19.53	**$18.94**	($0.59)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.61	**$6.41**	($0.20)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$16.70	**$16.20**	($0.50)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$13.55	**$13.14**	($0.41)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$18.28	**$17.72**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.22	**$12.82**	($0.40)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$18.63	**$18.06**	($0.57)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.24	**$6.05**	($0.19)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$15.77	**$15.29**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.79	**$12.40**	($0.39)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$17.25	**$16.73**	($0.52)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.48	**$12.10**	($0.38)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$17.58	**$17.05**	($0.53)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.49	**$7.27**	($0.22)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$18.93	**$18.37**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$15.35	**$14.90**	($0.45)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$20.71	**$20.10**	($0.61)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.98	**$14.54**	($0.44)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$21.11	**$20.49**	($0.62)	-2.9%	1/1/2014	0.0%	-2.9%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.20	**$6.98**	($0.22)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$18.19	**$17.64**	($0.55)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$14.76	**$14.31**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$19.91	**$19.30**	($0.61)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.40	**$13.96**	($0.44)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$20.29	**$19.67**	($0.62)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.81	**$6.60**	($0.21)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$17.21	**$16.68**	($0.53)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$13.96	**$13.53**	($0.43)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$18.83	**$18.25**	($0.58)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.62	**$13.20**	($0.42)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$19.19	**$18.60**	($0.59)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.46**	($0.06)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.84	**$3.69**	($0.15)	-3.9%	1/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.99**	($0.13)	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$4.20	**$4.04**	($0.16)	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.92**	($0.12)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.28	**$4.11**	($0.17)	-4.0%	1/1/2014	0.0%	-4.0%
$250 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.25	**$1.22**	($0.03)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$3.16	**$3.08**	($0.08)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$2.56	**$2.50**	($0.06)	-2.3%	1/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	$3.46	**$3.37**	($0.09)	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.50	**$2.44**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$3.52	**$3.44**	($0.08)	-2.3%	1/1/2014	0.0%	-2.3%
$500 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.33	**$1.29**	($0.04)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$3.36	**$3.26**	($0.10)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$2.73	**$2.64**	($0.09)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$3.68	**$3.57**	($0.11)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.66	**$2.58**	($0.08)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$3.75	**$3.64**	($0.11)	-2.9%	1/1/2014	0.0%	-2.9%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.27	**$3.16**	($0.11)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$8.26	**$7.99**	($0.27)	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$6.70	**$6.48**	($0.22)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$9.04	**$8.74**	($0.30)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.54	**$6.32**	($0.22)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$9.21	**$8.90**	($0.31)	-3.4%	1/1/2014	0.0%	-3.4%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.09	**$3.00**	($0.09)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$7.81	**$7.58**	($0.23)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$6.33	**$6.15**	($0.18)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 3 TIER RATES	$8.54	**$8.30**	($0.24)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.18	**$6.00**	($0.18)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$8.71	**$8.45**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$2.92	**$2.83**	($0.09)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$7.38	**$7.15**	($0.23)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$5.99	**$5.80**	($0.19)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$8.07	**$7.82**	($0.25)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.84	**$5.66**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$8.23	**$7.97**	($0.26)	-3.2%	1/1/2014	0.0%	-3.2%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.33	**$5.17**	($0.16)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$13.47	**$13.06**	($0.41)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$10.93	**$10.60**	($0.33)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$14.74	**$14.30**	($0.44)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.66	**$10.34**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$15.02	**$14.57**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.07	**$4.91**	($0.16)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$12.81	**$12.41**	($0.40)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$10.39	**$10.07**	($0.32)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$14.02	**$13.58**	($0.44)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.14	**$9.82**	($0.32)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$14.29	**$13.84**	($0.45)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$4.82	**$4.68**	($0.14)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$12.18	**$11.83**	($0.35)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$9.88	**$9.59**	($0.29)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$13.33	**$12.94**	($0.39)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.64	**$9.36**	($0.28)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$13.58	**$13.19**	($0.39)	-2.9%	1/1/2014	0.0%	-2.9%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.81	**$5.63**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.68	**$14.23**	($0.45)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.91	**$11.54**	($0.37)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$16.06	**$15.57**	($0.49)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.62	**$11.26**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$16.37	**$15.87**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.54	**$5.37**	($0.17)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.00	**$13.57**	($0.43)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.36	**$11.01**	($0.35)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$15.32	**$14.85**	($0.47)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.08	**$10.74**	($0.34)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$15.61	**$15.13**	($0.48)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.28	**$5.12**	($0.16)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$13.34	**$12.94**	($0.40)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$10.82	**$10.50**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$14.60	**$14.16**	($0.44)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.56	**$10.24**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$14.88	**$14.43**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$6.12**	($0.20)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$15.97	**$15.47**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.55**	($0.41)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$17.47	**$16.92**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$12.24**	($0.40)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$17.81	**$17.25**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.09	**$5.91**	($0.18)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$15.39	**$14.93**	($0.46)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.48	**$12.12**	($0.36)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$16.84	**$16.34**	($0.50)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.18	**$11.82**	($0.36)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$17.16	**$16.65**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$5.72	**$5.55**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.45	**$14.02**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$11.73	**$11.38**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.82	**$15.35**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.44	**$11.10**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$16.12	**$15.64**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.99	**$6.79**	($0.20)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$17.66	**$17.16**	($0.50)	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$14.33	**$13.92**	($0.41)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$19.33	**$18.77**	($0.56)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.98	**$13.58**	($0.40)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$19.70	**$19.13**	($0.57)	-2.9%	1/1/2014	0.0%	-2.9%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.68	**$6.48**	($0.20)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$16.88	**$16.37**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$13.69	**$13.28**	($0.41)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$18.47	**$17.92**	($0.55)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.36	**$12.96**	($0.40)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$18.82	**$18.26**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.35	**$6.15**	($0.20)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$16.05	**$15.54**	($0.51)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$13.02	**$12.61**	($0.41)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$17.56	**$17.00**	($0.56)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.70	**$12.30**	($0.40)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$17.89	**$17.33**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.07	**$1.03**	($0.04)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.70	**$2.60**	($0.10)	-3.7%	1/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.19	**$2.11**	($0.08)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.96	**$2.85**	($0.11)	-3.7%	1/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.14	**$2.06**	($0.08)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.02	**$2.90**	($0.12)	-4.0%	1/1/2014	0.0%	-4.0%
$250 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.03	**$0.99**	($0.04)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$2.60	**$2.50**	($0.10)	-3.8%	1/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.11	**$2.03**	($0.08)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$2.85	**$2.74**	($0.11)	-3.9%	1/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.06	**$1.98**	($0.08)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$2.90	**$2.79**	($0.11)	-3.8%	1/1/2014	0.0%	-3.8%
$500 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$0.97	**$0.94**	($0.03)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$2.45	**$2.38**	($0.07)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$1.99	**$1.93**	($0.06)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$2.68	**$2.60**	($0.08)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.94	**$1.88**	($0.06)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$2.73	**$2.65**	($0.08)	-2.9%	1/1/2014	0.0%	-2.9%
FORM # POS-12 - POINT OF SERVICE - ADVANTAGE B (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$6.12**	($0.20)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$15.97	**$15.47**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.55**	($0.41)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$17.47	**$16.92**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$12.24**	($0.40)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$17.81	**$17.25**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.07	**$5.89**	($0.18)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$15.34	**$14.88**	($0.46)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.44	**$12.07**	($0.37)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$16.78	**$16.29**	($0.49)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.14	**$11.78**	($0.36)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$17.11	**$16.60**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.71	**$5.54**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.43	**$14.00**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$11.71	**$11.36**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.79	**$15.32**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.42	**$11.08**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$16.09	**$15.61**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.92	**$8.65**	($0.27)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$22.54	**$21.86**	($0.68)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$18.29	**$17.73**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$24.66	**$23.92**	($0.74)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.84	**$17.30**	($0.54)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$25.14	**$24.38**	($0.76)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.53	**$8.27**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$21.56	**$20.90**	($0.66)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$17.49	**$16.95**	($0.54)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.59	**$22.87**	($0.72)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.06	**$16.54**	($0.52)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$24.04	**$23.30**	($0.74)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.05	**$7.80**	($0.25)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$20.34	**$19.71**	($0.63)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$16.50	**$15.99**	($0.51)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$22.26	**$21.57**	($0.69)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.10	**$15.60**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$22.68	**$21.98**	($0.70)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.41	**$9.12**	($0.29)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$23.78	**$23.05**	($0.73)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$19.29	**$18.70**	($0.59)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$26.02	**$25.22**	($0.80)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.82	**$18.24**	($0.58)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$26.52	**$25.70**	($0.82)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.00	**$8.72**	($0.28)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$22.74	**$22.04**	($0.70)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$18.45	**$17.88**	($0.57)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$24.89	**$24.11**	($0.78)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.00	**$17.44**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$25.36	**$24.57**	($0.79)	-3.1%	1/1/2014	0.0%	-3.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.57	**$8.30**	($0.27)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$21.66	**$20.97**	($0.69)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$17.57	**$17.02**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.70	**$22.95**	($0.75)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.14	**$16.60**	($0.54)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$24.15	**$23.39**	($0.76)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.03	**$9.73**	($0.30)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$25.35	**$24.59**	($0.76)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$20.56	**$19.95**	($0.61)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$27.73	**$26.90**	($0.83)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.06	**$19.46**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$28.26	**$27.42**	($0.84)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.66	**$9.37**	($0.29)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$24.41	**$23.68**	($0.73)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$19.80	**$19.21**	($0.59)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$26.71	**$25.91**	($0.80)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.32	**$18.74**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$27.22	**$26.40**	($0.82)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.11	**$8.84**	($0.27)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$23.02	**$22.34**	($0.68)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$18.68	**$18.12**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$25.19	**$24.44**	($0.75)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.22	**$17.68**	($0.54)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$25.67	**$24.91**	($0.76)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.70	**$10.37**	($0.33)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$27.04	**$26.20**	($0.84)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$21.94	**$21.26**	($0.68)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$29.59	**$28.67**	($0.92)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.40	**$20.74**	($0.66)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$30.15	**$29.22**	($0.93)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.25	**$9.94**	($0.31)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$25.90	**$25.12**	($0.78)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$21.01	**$20.38**	($0.63)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$28.34	**$27.48**	($0.86)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.50	**$19.88**	($0.62)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$28.88	**$28.01**	($0.87)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.72	**$9.43**	($0.29)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$24.56	**$23.83**	($0.73)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$19.93	**$19.33**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$26.88	**$26.07**	($0.81)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.44	**$18.86**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$27.39	**$26.57**	($0.82)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.97	**$1.90**	($0.07)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$4.98	**$4.80**	($0.18)	-3.6%	1/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$4.04	**$3.90**	($0.14)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$5.45	**$5.25**	($0.20)	-3.7%	1/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.94	**$3.80**	($0.14)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$5.55	**$5.35**	($0.20)	-3.6%	1/1/2014	0.0%	-3.6%
$250 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.87	**$1.81**	($0.06)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$4.73	**$4.57**	($0.16)	-3.4%	1/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$3.83	**$3.71**	($0.12)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$5.17	**$5.00**	($0.17)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.74	**$3.62**	($0.12)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$5.27	**$5.10**	($0.17)	-3.2%	1/1/2014	0.0%	-3.2%
$500 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.83	**$1.77**	($0.06)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$4.62	**$4.47**	($0.15)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$3.75	**$3.63**	($0.12)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$5.06	**$4.89**	($0.17)	-3.4%	1/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.66	**$3.54**	($0.12)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$5.16	**$4.99**	($0.17)	-3.3%	1/1/2014	0.0%	-3.3%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.74	**$5.57**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.50	**$14.08**	($0.42)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$11.77	**$11.42**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.87	**$15.40**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.48	**$11.14**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$16.18	**$15.70**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.53	**$5.36**	($0.17)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$13.97	**$13.54**	($0.43)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.34	**$10.99**	($0.35)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$15.29	**$14.82**	($0.47)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.06	**$10.72**	($0.34)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$15.58	**$15.10**	($0.48)	-3.1%	1/1/2014	0.0%	-3.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.22	**$5.07**	($0.15)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$13.19	**$12.81**	($0.38)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$10.70	**$10.39**	($0.31)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$14.43	**$14.02**	($0.41)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.44	**$10.14**	($0.30)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$14.71	**$14.29**	($0.42)	-2.9%	1/1/2014	0.0%	-2.9%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.26	**$8.01**	($0.25)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$20.87	**$20.24**	($0.63)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$16.93	**$16.42**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$22.84	**$22.15**	($0.69)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.52	**$16.02**	($0.50)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$23.28	**$22.57**	($0.71)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$7.96	**$7.72**	($0.24)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$20.11	**$19.51**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$16.32	**$15.83**	($0.49)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$22.01	**$21.35**	($0.66)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.92	**$15.44**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$22.43	**$21.75**	($0.68)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$7.49	**$7.27**	($0.22)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$18.93	**$18.37**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$15.35	**$14.90**	($0.45)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$20.71	**$20.10**	($0.61)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.98	**$14.54**	($0.44)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$21.11	**$20.49**	($0.62)	-2.9%	1/1/2014	0.0%	-2.9%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.82	**$8.56**	($0.26)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$22.29	**$21.63**	($0.66)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$18.08	**$17.55**	($0.53)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$24.39	**$23.67**	($0.72)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.64	**$17.12**	($0.52)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$24.85	**$24.12**	($0.73)	-2.9%	1/1/2014	0.0%	-2.9%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.46	**$8.20**	($0.26)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$21.38	**$20.72**	($0.66)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$17.34	**$16.81**	($0.53)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.39	**$22.67**	($0.72)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.92	**$16.40**	($0.52)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$23.84	**$23.11**	($0.73)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.04	**$7.79**	($0.25)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$20.32	**$19.69**	($0.63)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$16.48	**$15.97**	($0.51)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$22.23	**$21.54**	($0.69)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.08	**$15.58**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$22.66	**$21.95**	($0.71)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.34	**$9.06**	($0.28)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$23.60	**$22.89**	($0.71)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$19.15	**$18.57**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$25.83	**$25.05**	($0.78)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.68	**$18.12**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$26.32	**$25.53**	($0.79)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$8.99	**$8.71**	($0.28)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$22.72	**$22.01**	($0.71)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$18.43	**$17.86**	($0.57)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$24.86	**$24.08**	($0.78)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.98	**$17.42**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$25.33	**$24.54**	($0.79)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$8.57	**$8.30**	($0.27)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$21.66	**$20.97**	($0.69)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$17.57	**$17.02**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.70	**$22.95**	($0.75)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.14	**$16.60**	($0.54)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$24.15	**$23.39**	($0.76)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.04	**$9.74**	($0.30)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$25.37	**$24.61**	($0.76)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$20.58	**$19.97**	($0.61)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$27.76	**$26.93**	($0.83)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.08	**$19.48**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$28.29	**$27.45**	($0.84)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.67	**$9.38**	($0.29)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$24.44	**$23.70**	($0.74)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$19.82	**$19.23**	($0.59)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$26.74	**$25.94**	($0.80)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.34	**$18.76**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$27.25	**$26.43**	($0.82)	-3.0%	1/1/2014	0.0%	-3.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.20	**$8.92**	($0.28)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$23.25	**$22.54**	($0.71)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$18.86	**$18.29**	($0.57)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$25.44	**$24.66**	($0.78)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.40	**$17.84**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$25.93	**$25.14**	($0.79)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.56	**$1.52**	($0.04)	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	$3.94	**$3.84**	($0.10)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$3.20	**$3.12**	($0.08)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	$4.31	**$4.20**	($0.11)	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.12	**$3.04**	($0.08)	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	$4.40	**$4.28**	($0.12)	-2.7%	1/1/2014	0.0%	-2.7%
$250 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.46**	($0.06)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.84	**$3.69**	($0.15)	-3.9%	1/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.99**	($0.13)	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$4.20	**$4.04**	($0.16)	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.92**	($0.12)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.28	**$4.11**	($0.17)	-4.0%	1/1/2014	0.0%	-4.0%
$500 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.40	**$1.35**	($0.05)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$3.54	**$3.41**	($0.13)	-3.7%	1/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.87	**$2.77**	($0.10)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$3.87	**$3.73**	($0.14)	-3.6%	1/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.80	**$2.70**	($0.10)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$3.95	**$3.80**	($0.15)	-3.8%	1/1/2014	0.0%	-3.8%
FORM # HNPOS-2 & HNPOS-3 & CB34 - HMO 100 - POINT OF SERVICE (OON DED ($/F) / COIN / OOP MAX ($/F))							
$250/$500 // 20% // $1000/$2500							
SINGLE 2, 3, & 4 TIER RATES	$30.54	**$31.15**	$0.61	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$77.17	**$78.72**	$1.55	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$62.61	**$63.86**	$1.25	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$84.44	**$86.13**	$1.69	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.08	**$62.30**	$1.22	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$86.06	**$87.78**	$1.72	2.0%	1/1/2014	0.0%	2.0%
$250/$500 // 20% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$22.39	**$22.83**	$0.44	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$56.58	**$57.69**	$1.11	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$45.90	**$46.80**	$0.90	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$61.91	**$63.12**	$1.21	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.78	**$45.66**	$0.88	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$63.10	**$64.33**	$1.23	1.9%	1/1/2014	0.0%	1.9%
$500/$1000 // 30% // $2500/$7500							
SINGLE 2, 3, & 4 TIER RATES	$22.68	**$23.13**	$0.45	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$57.31	**$58.45**	$1.14	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$46.49	**$47.42**	$0.93	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$62.71	**$63.95**	$1.24	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.36	**$46.26**	$0.90	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$63.91	**$65.18**	$1.27	2.0%	1/1/2014	0.0%	2.0%
$500/$1000 // 30% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$12.99	**$13.25**	$0.26	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$32.83	**$33.48**	$0.65	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$26.63	**$27.16**	$0.53	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$35.92	**$36.64**	$0.72	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.98	**$26.50**	$0.52	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$36.61	**$37.34**	$0.73	2.0%	1/1/2014	0.0%	2.0%
$1000/$2000 // 30% // $5000/$15000							
SINGLE 2, 3, & 4 TIER RATES	$15.55	**$15.86**	$0.31	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$39.29	**$40.08**	$0.79	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$31.88	**$32.51**	$0.63	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$43.00	**$43.85**	$0.85	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$31.10	**$31.72**	$0.62	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$43.82	**$44.69**	$0.87	2.0%	1/1/2014	0.0%	2.0%
$1000/$2000 // 30% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.08	**$9.25**	$0.17	1.9%	1/1/2014	0.0%	1.9%
FAMILY 2 TIER RATES	$22.95	**$23.37**	$0.42	1.8%	1/1/2014	0.0%	1.8%
TWO PERSON 3 & 4 TIER RATES	$18.61	**$18.96**	$0.35	1.9%	1/1/2014	0.0%	1.9%
FAMILY 3 TIER RATES	$25.11	**$25.58**	$0.47	1.9%	1/1/2014	0.0%	1.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.16	**$18.50**	$0.34	1.9%	1/1/2014	0.0%	1.9%
FAMILY 4 TIER RATES	$25.59	**$26.07**	$0.48	1.9%	1/1/2014	0.0%	1.9%
Form # BH1R4N0057 - Added Benefits Rider							
SINGLE 2, 3, & 4 TIER RATES	$16.83	**$16.32**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$42.53	**$41.24**	($1.29)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$34.50	**$33.46**	($1.04)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$46.53	**$45.12**	($1.41)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$33.66	**$32.64**	($1.02)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$47.43	**$45.99**	($1.44)	-3.0%	1/1/2014	0.0%	-3.0%

HealthNow New York Inc.
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Western New York
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CB186, LS1G4N0004 - DEPENDENTS & STUDENTS TO THE END OF YEAR							
TWO TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
THREE TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
FOUR TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
FORM # BH1E4N0060 (Rate Reduction)							
Sponsored Dependent	1.1500	**1.1500**	0.0000	0.0%	1/1/2014	0.0%	0.0%
FORM # CH1A4N0062							
dependent/student to the end of year	1.0017	**1.0017**	0.0000	0.0%	1/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.0000	0.0%	1/1/2014	0.0%	0.0%
Forms BH1R4N0049 and LH1R4N0052 (new copays for CB-251 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($7.56)	**($7.33)**	$0.23	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($19.10)	**($18.52)**	$0.58	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($15.50)	**($15.03)**	$0.47	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($20.90)	**($20.27)**	$0.63	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($15.12)	**($14.66)**	$0.46	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($21.30)	**($20.66)**	$0.64	-3.0%	1/1/2014	0.0%	-3.0%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.92)	**($2.83)**	$0.09	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($7.38)	**($7.15)**	$0.23	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($5.99)	**($5.80)**	$0.19	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	($8.07)	**($7.82)**	$0.25	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.84)	**($5.66)**	$0.18	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($8.23)	**($7.97)**	$0.26	-3.2%	1/1/2014	0.0%	-3.2%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.17)	**($2.11)**	$0.06	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	($5.48)	**($5.33)**	$0.15	-2.7%	1/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	($4.45)	**($4.33)**	$0.12	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	($6.00)	**($5.83)**	$0.17	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.34)	**($4.22)**	$0.12	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	($6.12)	**($5.95)**	$0.17	-2.8%	1/1/2014	0.0%	-2.8%
Pre-hospital ems (Ambulance) at $100 copay from $0 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.38)**	$0.01	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	($0.99)	**($0.96)**	$0.03	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.78)**	$0.02	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	($1.08)	**($1.05)**	$0.03	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.76)**	$0.02	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	($1.10)	**($1.07)**	$0.03	-2.7%	1/1/2014	0.0%	-2.7%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.30)	**($0.30)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.76)	**($0.76)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.62)	**($0.62)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.83)	**($0.83)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.60)	**($0.60)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.85)	**($0.85)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.24)**	($0.01)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 2 TIER RATES	($0.58)	**($0.61)**	($0.03)	5.2%	1/1/2014	0.0%	5.2%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.49)**	($0.02)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 3 TIER RATES	($0.64)	**($0.66)**	($0.02)	3.1%	1/1/2014	0.0%	3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.48)**	($0.02)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 4 TIER RATES	($0.65)	**($0.68)**	($0.03)	4.6%	1/1/2014	0.0%	4.6%
Form CH1R4N0054 - new copays for HMO 100 product							
from $20/$20 OV copay to $25/$25 & $10/$40 OV copay							
SINGLE 2, 3, & 4 TIER RATES	($7.13)	**($7.27)**	($0.14)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	($18.02)	**($18.37)**	($0.35)	1.9%	1/1/2014	0.0%	1.9%
TWO PERSON 3 & 4 TIER RATES	($14.62)	**($14.90)**	($0.28)	1.9%	1/1/2014	0.0%	1.9%
FAMILY 3 TIER RATES	($19.71)	**($20.10)**	($0.39)	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.26)	**($14.54)**	($0.28)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	($20.09)	**($20.49)**	($0.40)	2.0%	1/1/2014	0.0%	2.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.47)	**($2.52)**	($0.05)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	($6.24)	**($6.37)**	($0.13)	2.1%	1/1/2014	0.0%	2.1%
TWO PERSON 3 & 4 TIER RATES	($5.06)	**($5.17)**	($0.11)	2.2%	1/1/2014	0.0%	2.2%
FAMILY 3 TIER RATES	($6.83)	**($6.97)**	($0.14)	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.94)	**($5.04)**	($0.10)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	($6.96)	**($7.10)**	($0.14)	2.0%	1/1/2014	0.0%	2.0%
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.19)	**($0.18)**	$0.01	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.48)	**($0.45)**	$0.03	-6.2%	1/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	1/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($0.53)	**($0.50)**	$0.03	-5.7%	1/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	1/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($0.54)	**($0.51)**	$0.03	-5.6%	1/1/2014	0.0%	-5.6%
OV copay at $10/$30 or $0/$40 from $20/$20 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$20/$40 OV copay from $25/$25 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.98)	**($1.00)**	($0.02)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	($2.48)	**($2.53)**	($0.05)	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	($2.01)	**($2.05)**	($0.04)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	($2.71)	**($2.77)**	($0.06)	2.2%	1/1/2014	0.0%	2.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.96)	**($2.00)**	($0.04)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	($2.76)	**($2.82)**	($0.06)	2.2%	1/1/2014	0.0%	2.2%
$25/$40 OV copay from $25/$25 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	($4.91)	**($5.01)**	($0.10)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	($12.41)	**($12.66)**	($0.25)	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	($10.07)	**($10.27)**	($0.20)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	($13.58)	**($13.85)**	($0.27)	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.82)	**($10.02)**	($0.20)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	($13.84)	**($14.12)**	($0.28)	2.0%	1/1/2014	0.0%	2.0%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.31	**$0.31**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.78	**$0.78**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.86	**$0.86**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.62	**$0.62**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.87	**$0.87**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.58	**$0.55**	($0.03)	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 2 TIER RATES	$1.47	**$1.39**	($0.08)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$1.19	**$1.13**	($0.06)	-5.0%	1/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$1.60	**$1.52**	($0.08)	-5.0%	1/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.16	**$1.10**	($0.06)	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 4 TIER RATES	$1.63	**$1.55**	($0.08)	-4.9%	1/1/2014	0.0%	-4.9%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.58	**$0.55**	($0.03)	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 2 TIER RATES	$1.47	**$1.39**	($0.08)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$1.19	**$1.13**	($0.06)	-5.0%	1/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$1.60	**$1.52**	($0.08)	-5.0%	1/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.16	**$1.10**	($0.06)	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 4 TIER RATES	$1.63	**$1.55**	($0.08)	-4.9%	1/1/2014	0.0%	-4.9%
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.82	**$0.80**	($0.02)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$2.07	**$2.02**	($0.05)	-2.4%	1/1/2014	0.0%	-2.4%
TWO PERSON 3 & 4 TIER RATES	$1.68	**$1.64**	($0.04)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	$2.27	**$2.21**	($0.06)	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.64	**$1.60**	($0.04)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$2.31	**$2.25**	($0.06)	-2.6%	1/1/2014	0.0%	-2.6%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.91	**$0.88**	($0.03)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$2.30	**$2.22**	($0.08)	-3.5%	1/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$1.87	**$1.80**	($0.07)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.52	**$2.43**	($0.09)	-3.6%	1/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.82	**$1.76**	($0.06)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$2.56	**$2.48**	($0.08)	-3.1%	1/1/2014	0.0%	-3.1%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.38	**$1.34**	($0.04)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$3.49	**$3.39**	($0.10)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$2.83	**$2.75**	($0.08)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 3 TIER RATES	$3.82	**$3.71**	($0.11)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.76	**$2.68**	($0.08)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$3.89	**$3.78**	($0.11)	-2.8%	1/1/2014	0.0%	-2.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.74	**$1.69**	($0.05)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$4.40	**$4.27**	($0.13)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$3.57	**$3.46**	($0.11)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$4.81	**$4.67**	($0.14)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.48	**$3.38**	($0.10)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$4.90	**$4.76**	($0.14)	-2.9%	1/1/2014	0.0%	-2.9%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.91	**$1.84**	($0.07)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.83	**$4.65**	($0.18)	-3.7%	1/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$3.92	**$3.77**	($0.15)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$5.28	**$5.09**	($0.19)	-3.6%	1/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.82	**$3.68**	($0.14)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$5.38	**$5.19**	($0.19)	-3.5%	1/1/2014	0.0%	-3.5%
Form #CH1A4N0124: Catastrophic Coverage only - HMO 100 Products - HMO							
Remove 10% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($11.66)	**($11.89)**	($0.23)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	($29.46)	**($30.05)**	($0.59)	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	($23.90)	**($24.37)**	($0.47)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	($32.24)	**($32.88)**	($0.64)	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($23.32)	**($23.78)**	($0.46)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	($32.86)	**($33.51)**	($0.65)	2.0%	1/1/2014	0.0%	2.0%
Remove 20% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($11.12)	**($11.34)**	($0.22)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	($28.10)	**($28.66)**	($0.56)	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	($22.80)	**($23.25)**	($0.45)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	($30.75)	**($31.36)**	($0.61)	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($22.24)	**($22.68)**	($0.44)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	($31.34)	**($31.96)**	($0.62)	2.0%	1/1/2014	0.0%	2.0%
Form #CS1A4N0125: Catastrophic Coverage only - HMO 100 Products - POS							
Remove 30% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($1.12)	**($1.15)**	($0.03)	2.7%	1/1/2014	0.0%	2.7%
FAMILY 2 TIER RATES	($2.83)	**($2.91)**	($0.08)	2.8%	1/1/2014	0.0%	2.8%
TWO PERSON 3 & 4 TIER RATES	($2.30)	**($2.36)**	($0.06)	2.6%	1/1/2014	0.0%	2.6%
FAMILY 3 TIER RATES	($3.10)	**($3.18)**	($0.08)	2.6%	1/1/2014	0.0%	2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.24)	**($2.30)**	($0.06)	2.7%	1/1/2014	0.0%	2.7%
FAMILY 4 TIER RATES	($3.16)	**($3.24)**	($0.08)	2.5%	1/1/2014	0.0%	2.5%
Remove 40% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($0.99)	**($1.00)**	($0.01)	1.0%	1/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($2.50)	**($2.53)**	($0.03)	1.2%	1/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	($2.03)	**($2.05)**	($0.02)	1.0%	1/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	($2.74)	**($2.77)**	($0.03)	1.1%	1/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.98)	**($2.00)**	($0.02)	1.0%	1/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($2.79)	**($2.82)**	($0.03)	1.1%	1/1/2014	0.0%	1.1%
Form #CS1R4N0122 - OON Ded/Coin/OOP max for HMO 100							
$250/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.46	**$12.71**	$0.25	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$31.49	**$32.12**	$0.63	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$25.54	**$26.06**	$0.52	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$34.45	**$35.14**	$0.69	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.92	**$25.42**	$0.50	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$35.11	**$35.82**	$0.71	2.0%	1/1/2014	0.0%	2.0%
$250/30%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.76	**$11.99**	$0.23	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$29.72	**$30.30**	$0.58	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$24.11	**$24.58**	$0.47	1.9%	1/1/2014	0.0%	1.9%
FAMILY 3 TIER RATES	$32.52	**$33.15**	$0.63	1.9%	1/1/2014	0.0%	1.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.52	**$23.98**	$0.46	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$33.14	**$33.79**	$0.65	2.0%	1/1/2014	0.0%	2.0%
$250/30%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$10.65	**$10.87**	$0.22	2.1%	1/1/2014	0.0%	2.1%
FAMILY 2 TIER RATES	$26.91	**$27.47**	$0.56	2.1%	1/1/2014	0.0%	2.1%
TWO PERSON 3 & 4 TIER RATES	$21.83	**$22.28**	$0.45	2.1%	1/1/2014	0.0%	2.1%
FAMILY 3 TIER RATES	$29.45	**$30.06**	$0.61	2.1%	1/1/2014	0.0%	2.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.30	**$21.74**	$0.44	2.1%	1/1/2014	0.0%	2.1%
FAMILY 4 TIER RATES	$30.01	**$30.63**	$0.62	2.1%	1/1/2014	0.0%	2.1%
$250/40%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$11.82	**$12.06**	$0.24	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$29.87	**$30.48**	$0.61	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$24.23	**$24.72**	$0.49	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$32.68	**$33.35**	$0.67	2.1%	1/1/2014	0.0%	2.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.64	**$24.12**	$0.48	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$33.31	**$33.99**	$0.68	2.0%	1/1/2014	0.0%	2.0%
$250/40%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$10.94	**$11.16**	$0.22	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$27.65	**$28.20**	$0.55	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$22.43	**$22.88**	$0.45	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$30.25	**$30.86**	$0.61	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.88	**$22.32**	$0.44	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$30.83	**$31.45**	$0.62	2.0%	1/1/2014	0.0%	2.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$250/40%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.11	**$9.28**	$0.17	1.9%	1/1/2014	0.0%	1.9%
FAMILY 2 TIER RATES	$23.02	**$23.45**	$0.43	1.9%	1/1/2014	0.0%	1.9%
TWO PERSON 3 & 4 TIER RATES	$18.68	**$19.02**	$0.34	1.8%	1/1/2014	0.0%	1.8%
FAMILY 3 TIER RATES	$25.19	**$25.66**	$0.47	1.9%	1/1/2014	0.0%	1.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.22	**$18.56**	$0.34	1.9%	1/1/2014	0.0%	1.9%
FAMILY 4 TIER RATES	$25.67	**$26.15**	$0.48	1.9%	1/1/2014	0.0%	1.9%
$500/40%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$11.52	**$11.74**	$0.22	1.9%	1/1/2014	0.0%	1.9%
FAMILY 2 TIER RATES	$29.11	**$29.67**	$0.56	1.9%	1/1/2014	0.0%	1.9%
TWO PERSON 3 & 4 TIER RATES	$23.62	**$24.07**	$0.45	1.9%	1/1/2014	0.0%	1.9%
FAMILY 3 TIER RATES	$31.85	**$32.46**	$0.61	1.9%	1/1/2014	0.0%	1.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.04	**$23.48**	$0.44	1.9%	1/1/2014	0.0%	1.9%
FAMILY 4 TIER RATES	$32.46	**$33.08**	$0.62	1.9%	1/1/2014	0.0%	1.9%
$500/40%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$10.54	**$10.75**	$0.21	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$26.63	**$27.17**	$0.54	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$21.61	**$22.04**	$0.43	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$29.14	**$29.72**	$0.58	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.08	**$21.50**	$0.42	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$29.70	**$30.29**	$0.59	2.0%	1/1/2014	0.0%	2.0%
$500/40%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$8.75	**$8.93**	$0.18	2.1%	1/1/2014	0.0%	2.1%
FAMILY 2 TIER RATES	$22.11	**$22.57**	$0.46	2.1%	1/1/2014	0.0%	2.1%
TWO PERSON 3 & 4 TIER RATES	$17.94	**$18.31**	$0.37	2.1%	1/1/2014	0.0%	2.1%
FAMILY 3 TIER RATES	$24.19	**$24.69**	$0.50	2.1%	1/1/2014	0.0%	2.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.50	**$17.86**	$0.36	2.1%	1/1/2014	0.0%	2.1%
FAMILY 4 TIER RATES	$24.66	**$25.16**	$0.50	2.0%	1/1/2014	0.0%	2.0%
$500/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$11.98	**$12.21**	$0.23	1.9%	1/1/2014	0.0%	1.9%
FAMILY 2 TIER RATES	$30.27	**$30.85**	$0.58	1.9%	1/1/2014	0.0%	1.9%
TWO PERSON 3 & 4 TIER RATES	$24.56	**$25.03**	$0.47	1.9%	1/1/2014	0.0%	1.9%
FAMILY 3 TIER RATES	$33.12	**$33.76**	$0.64	1.9%	1/1/2014	0.0%	1.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.96	**$24.42**	$0.46	1.9%	1/1/2014	0.0%	1.9%
FAMILY 4 TIER RATES	$33.76	**$34.41**	$0.65	1.9%	1/1/2014	0.0%	1.9%
$500/30%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.34	**$11.57**	$0.23	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$28.66	**$29.24**	$0.58	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$23.25	**$23.72**	$0.47	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$31.36	**$31.99**	$0.63	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.68	**$23.14**	$0.46	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$31.96	**$32.60**	$0.64	2.0%	1/1/2014	0.0%	2.0%
$500/30%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$10.17	**$10.37**	$0.20	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$25.70	**$26.20**	$0.50	1.9%	1/1/2014	0.0%	1.9%
TWO PERSON 3 & 4 TIER RATES	$20.85	**$21.26**	$0.41	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$28.12	**$28.67**	$0.55	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.34	**$20.74**	$0.40	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$28.66	**$29.22**	$0.56	2.0%	1/1/2014	0.0%	2.0%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$55.59	**$56.70**	$1.11	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$140.48	**$143.28**	$2.80	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$113.96	**$116.24**	$2.28	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$153.71	**$156.78**	$3.07	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$111.18	**$113.40**	$2.22	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$156.65	**$159.78**	$3.13	2.0%	1/1/2014	0.0%	2.0%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$54.37	**$55.45**	$1.08	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	$137.39	**$140.12**	$2.73	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	$111.46	**$113.67**	$2.21	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	$150.33	**$153.32**	$2.99	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$108.74	**$110.90**	$2.16	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	$153.21	**$156.26**	$3.05	2.0%	1/1/2014	0.0%	2.0%
Form #CH1R4N0054_0504 - Riders for HMO 100 Products							
Office Visit from $20/$20 to $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($9.97)	**($10.17)**	($0.20)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	($25.19)	**($25.70)**	($0.51)	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	($20.44)	**($20.85)**	($0.41)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	($27.57)	**($28.12)**	($0.55)	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($19.94)	**($20.34)**	($0.40)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	($28.10)	**($28.66)**	($0.56)	2.0%	1/1/2014	0.0%	2.0%
Emergency Room from $50 to $75							
SINGLE 2, 3, & 4 TIER RATES	($1.40)	**($1.42)**	($0.02)	1.4%	1/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	($3.54)	**($3.59)**	($0.05)	1.4%	1/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	($2.87)	**($2.91)**	($0.04)	1.4%	1/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	($3.87)	**($3.93)**	($0.06)	1.6%	1/1/2014	0.0%	1.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.80)	**($2.84)**	($0.04)	1.4%	1/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	($3.95)	**($4.00)**	($0.05)	1.3%	1/1/2014	0.0%	1.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Ambulance from $50 to $75							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.25)	**($0.25)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.21)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.28)	**($0.28)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.20)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.28)	**($0.28)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Urgent Care from $20 to $30							
SINGLE 2, 3, & 4 TIER RATES	($0.15)	**($0.14)**	$0.01	-6.7%	1/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($0.38)	**($0.35)**	$0.03	-7.9%	1/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($0.31)	**($0.29)**	$0.02	-6.5%	1/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	1/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	1/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($0.42)	**($0.39)**	$0.03	-7.1%	1/1/2014	0.0%	-7.1%
Urgent Care from $20 to $40							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.41)**	($0.01)	2.5%	1/1/2014	0.0%	2.5%
FAMILY 2 TIER RATES	($1.01)	**($1.04)**	($0.03)	3.0%	1/1/2014	0.0%	3.0%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.84)**	($0.02)	2.4%	1/1/2014	0.0%	2.4%
FAMILY 3 TIER RATES	($1.11)	**($1.13)**	($0.02)	1.8%	1/1/2014	0.0%	1.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.82)**	($0.02)	2.5%	1/1/2014	0.0%	2.5%
FAMILY 4 TIER RATES	($1.13)	**($1.16)**	($0.03)	2.7%	1/1/2014	0.0%	2.7%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
HMO 100 - $500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$7.86	**$7.62**	($0.24)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$19.86	**$19.26**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$16.11	**$15.62**	($0.49)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$21.73	**$21.07**	($0.66)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.72	**$15.24**	($0.48)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$22.15	**$21.47**	($0.68)	-3.1%	1/1/2014	0.0%	-3.1%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
HMO 100 - $500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$7.30	**$7.08**	($0.22)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$18.45	**$17.89**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$14.97	**$14.51**	($0.46)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$20.18	**$19.58**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.60	**$14.16**	($0.44)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$20.57	**$19.95**	($0.62)	-3.0%	1/1/2014	0.0%	-3.0%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($3.94)	**($3.82)**	$0.12	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($9.96)	**($9.65)**	$0.31	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($8.08)	**($7.83)**	$0.25	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	($10.89)	**($10.56)**	$0.33	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.88)	**($7.64)**	$0.24	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($11.10)	**($10.76)**	$0.34	-3.1%	1/1/2014	0.0%	-3.1%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($2.10)	**($2.04)**	$0.06	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($5.31)	**($5.16)**	$0.15	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	($4.31)	**($4.18)**	$0.13	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($5.81)	**($5.64)**	$0.17	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.20)	**($4.08)**	$0.12	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($5.92)	**($5.75)**	$0.17	-2.9%	1/1/2014	0.0%	-2.9%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.40)**	$0.01	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.04)	**($1.01)**	$0.03	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($1.13)	**($1.11)**	$0.02	-1.8%	1/1/2014	0.0%	-1.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	1/1/2014	0.0%	-2.6%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($9.90)	**($9.59)**	$0.31	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($25.02)	**($24.23)**	$0.79	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($20.30)	**($19.66)**	$0.64	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	($27.37)	**($26.52)**	$0.85	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($19.80)	**($19.18)**	$0.62	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($27.90)	**($27.02)**	$0.88	-3.2%	1/1/2014	0.0%	-3.2%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($9.19)	**($8.91)**	$0.28	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($23.22)	**($22.52)**	$0.70	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($18.84)	**($18.27)**	$0.57	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($25.41)	**($24.64)**	$0.77	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($18.38)	**($17.82)**	$0.56	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($25.90)	**($25.11)**	$0.79	-3.1%	1/1/2014	0.0%	-3.1%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($8.41)	**($8.16)**	$0.25	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($21.25)	**($20.62)**	$0.63	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($17.24)	**($16.73)**	$0.51	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($23.25)	**($22.56)**	$0.69	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($16.82)	**($16.32)**	$0.50	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($23.70)	**($22.99)**	$0.71	-3.0%	1/1/2014	0.0%	-3.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($1.08)	**($1.04)**	$0.04	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($2.73)	**($2.63)**	$0.10	-3.7%	1/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($2.21)	**($2.13)**	$0.08	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($2.99)	**($2.88)**	$0.11	-3.7%	1/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.16)	**($2.08)**	$0.08	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($3.04)	**($2.93)**	$0.11	-3.6%	1/1/2014	0.0%	-3.6%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($1.03)	**($0.99)**	$0.04	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($2.60)	**($2.50)**	$0.10	-3.8%	1/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($2.11)	**($2.03)**	$0.08	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($2.85)	**($2.74)**	$0.11	-3.9%	1/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.06)	**($1.98)**	$0.08	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($2.90)	**($2.79)**	$0.11	-3.8%	1/1/2014	0.0%	-3.8%
Form LH1R4S018S - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: CS1R4N0122 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 100 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$7.49	**$7.27**	($0.22)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$18.93	**$18.37**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$15.35	**$14.90**	($0.45)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$20.71	**$20.10**	($0.61)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.98	**$14.54**	($0.44)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$21.11	**$20.49**	($0.62)	-2.9%	1/1/2014	0.0%	-2.9%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$1.72	**$1.67**	($0.05)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$4.35	**$4.22**	($0.13)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$3.53	**$3.42**	($0.11)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$4.76	**$4.62**	($0.14)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.44	**$3.34**	($0.10)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$4.85	**$4.71**	($0.14)	-2.9%	1/1/2014	0.0%	-2.9%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$0.85	**$0.83**	($0.02)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$2.15	**$2.10**	($0.05)	-2.3%	1/1/2014	0.0%	-2.3%
TWO PERSON 3 & 4 TIER RATES	$1.74	**$1.70**	($0.04)	-2.3%	1/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	$2.35	**$2.29**	($0.06)	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.70	**$1.66**	($0.04)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$2.40	**$2.34**	($0.06)	-2.5%	1/1/2014	0.0%	-2.5%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$3.28	**$3.34**	$0.06	1.8%	1/1/2014	0.0%	1.8%
FAMILY 2 TIER RATES	$8.29	**$8.44**	$0.15	1.8%	1/1/2014	0.0%	1.8%
TWO PERSON 3 & 4 TIER RATES	$6.72	**$6.85**	$0.13	1.9%	1/1/2014	0.0%	1.9%
FAMILY 3 TIER RATES	$9.07	**$9.24**	$0.17	1.9%	1/1/2014	0.0%	1.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.56	**$6.68**	$0.12	1.8%	1/1/2014	0.0%	1.8%
FAMILY 4 TIER RATES	$9.24	**$9.41**	$0.17	1.8%	1/1/2014	0.0%	1.8%
Form Number: CH1R4N0241 - Inpatient Hospital $1000 Copay (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($10.40)	**($10.08)**	$0.32	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($26.28)	**($25.47)**	$0.81	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($21.32)	**($20.66)**	$0.66	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	($28.76)	**($27.87)**	$0.89	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($20.80)	**($20.16)**	$0.64	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($29.31)	**($28.41)**	$0.90	-3.1%	1/1/2014	0.0%	-3.1%
Form Number: CH1R4N0242 - HMO 100 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($1.86)	**($1.80)**	$0.06	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	($4.70)	**($4.55)**	$0.15	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($3.81)	**($3.69)**	$0.12	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	($5.14)	**($4.98)**	$0.16	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.72)	**($3.60)**	$0.12	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	($5.24)	**($5.07)**	$0.17	-3.2%	1/1/2014	0.0%	-3.2%
Form Number: CH1R4N0243 - Office visit copay $30/$50 (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($18.25)	**($18.62)**	($0.37)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 2 TIER RATES	($46.12)	**($47.05)**	($0.93)	2.0%	1/1/2014	0.0%	2.0%
TWO PERSON 3 & 4 TIER RATES	($37.41)	**($38.17)**	($0.76)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 3 TIER RATES	($50.46)	**($51.48)**	($1.02)	2.0%	1/1/2014	0.0%	2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($36.50)	**($37.24)**	($0.74)	2.0%	1/1/2014	0.0%	2.0%
FAMILY 4 TIER RATES	($51.43)	**($52.47)**	($1.04)	2.0%	1/1/2014	0.0%	2.0%
Form Number: CH1R4N0243 - Emergency Room at $150 copay (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($4.15)	**($4.02)**	$0.13	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($10.49)	**($10.16)**	$0.33	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($8.51)	**($8.24)**	$0.27	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	($11.47)	**($11.12)**	$0.35	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.30)	**($8.04)**	$0.26	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($11.69)	**($11.33)**	$0.36	-3.1%	1/1/2014	0.0%	-3.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM# HNDRUG-HMO.1 & HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$1 / $1 / na							
SINGLE 2, 3, & 4 TIER RATES	$176.70	**$209.74**	$33.04	18.7%	1/1/2014	0.0%	18.7%
FAMILY 2 TIER RATES	$446.52	**$530.02**	$83.50	18.7%	1/1/2014	0.0%	18.7%
TWO PERSON 3 & 4 TIER RATES	$362.24	**$429.96**	$67.72	18.7%	1/1/2014	0.0%	18.7%
FAMILY 3 TIER RATES	$488.58	**$579.94**	$91.36	18.7%	1/1/2014	0.0%	18.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$353.40	**$419.48**	$66.08	18.7%	1/1/2014	0.0%	18.7%
FAMILY 4 TIER RATES	$497.94	**$591.04**	$93.10	18.7%	1/1/2014	0.0%	18.7%
$3 / $3 / na							
SINGLE 2, 3, & 4 TIER RATES	$173.73	**$207.52**	$33.79	19.4%	1/1/2014	0.0%	19.4%
FAMILY 2 TIER RATES	$439.04	**$524.40**	$85.36	19.4%	1/1/2014	0.0%	19.4%
TWO PERSON 3 & 4 TIER RATES	$356.16	**$425.42**	$69.26	19.4%	1/1/2014	0.0%	19.4%
FAMILY 3 TIER RATES	$480.40	**$573.80**	$93.40	19.4%	1/1/2014	0.0%	19.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$347.48	**$415.04**	$67.56	19.4%	1/1/2014	0.0%	19.4%
FAMILY 4 TIER RATES	$489.60	**$584.80**	$95.20	19.4%	1/1/2014	0.0%	19.4%
$5 / $5 / na							
SINGLE 2, 3, & 4 TIER RATES	$171.03	**$205.58**	$34.55	20.2%	1/1/2014	0.0%	20.2%
FAMILY 2 TIER RATES	$432.22	**$519.50**	$87.28	20.2%	1/1/2014	0.0%	20.2%
TWO PERSON 3 & 4 TIER RATES	$350.64	**$421.44**	$70.80	20.2%	1/1/2014	0.0%	20.2%
FAMILY 3 TIER RATES	$472.92	**$568.42**	$95.50	20.2%	1/1/2014	0.0%	20.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$342.08	**$411.16**	$69.08	20.2%	1/1/2014	0.0%	20.2%
FAMILY 4 TIER RATES	$482.00	**$579.32**	$97.32	20.2%	1/1/2014	0.0%	20.2%
NO PAY THE DIFFERENCE							
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$153.92	**$181.45**	$27.53	17.9%	1/1/2014	0.0%	17.9%
FAMILY 2 TIER RATES	$388.96	**$458.50**	$69.54	17.9%	1/1/2014	0.0%	17.9%
TWO PERSON 3 & 4 TIER RATES	$315.54	**$371.96**	$56.42	17.9%	1/1/2014	0.0%	17.9%
FAMILY 3 TIER RATES	$425.58	**$501.68**	$76.10	17.9%	1/1/2014	0.0%	17.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$307.84	**$362.88**	$55.04	17.9%	1/1/2014	0.0%	17.9%
FAMILY 4 TIER RATES	$433.74	**$511.30**	$77.56	17.9%	1/1/2014	0.0%	17.9%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$165.91	**$194.82**	$28.91	17.4%	1/1/2014	0.0%	17.4%
FAMILY 2 TIER RATES	$419.28	**$492.32**	$73.04	17.4%	1/1/2014	0.0%	17.4%
TWO PERSON 3 & 4 TIER RATES	$340.14	**$399.38**	$59.24	17.4%	1/1/2014	0.0%	17.4%
FAMILY 3 TIER RATES	$458.76	**$538.68**	$79.92	17.4%	1/1/2014	0.0%	17.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$331.84	**$389.64**	$57.80	17.4%	1/1/2014	0.0%	17.4%
FAMILY 4 TIER RATES	$467.56	**$549.00**	$81.44	17.4%	1/1/2014	0.0%	17.4%
$5 / $15 / $35							
SINGLE 2, 3, & 4 TIER RATES	$161.42	**$186.98**	$25.56	15.8%	1/1/2014	0.0%	15.8%
FAMILY 2 TIER RATES	$407.90	**$472.50**	$64.60	15.8%	1/1/2014	0.0%	15.8%
TWO PERSON 3 & 4 TIER RATES	$330.92	**$383.30**	$52.38	15.8%	1/1/2014	0.0%	15.8%
FAMILY 3 TIER RATES	$446.32	**$517.00**	$70.68	15.8%	1/1/2014	0.0%	15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$322.84	**$373.96**	$51.12	15.8%	1/1/2014	0.0%	15.8%
FAMILY 4 TIER RATES	$454.88	**$526.90**	$72.02	15.8%	1/1/2014	0.0%	15.8%
$7 / $15 / $35							
SINGLE 2, 3, & 4 TIER RATES	$159.92	**$186.95**	$27.03	16.9%	1/1/2014	0.0%	16.9%
FAMILY 2 TIER RATES	$404.12	**$472.44**	$68.32	16.9%	1/1/2014	0.0%	16.9%
TWO PERSON 3 & 4 TIER RATES	$327.84	**$383.26**	$55.42	16.9%	1/1/2014	0.0%	16.9%
FAMILY 3 TIER RATES	$442.18	**$516.94**	$74.76	16.9%	1/1/2014	0.0%	16.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$319.84	**$373.92**	$54.08	16.9%	1/1/2014	0.0%	16.9%
FAMILY 4 TIER RATES	$450.66	**$526.86**	$76.20	16.9%	1/1/2014	0.0%	16.9%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$152.44	**$176.60**	$24.16	15.8%	1/1/2014	0.0%	15.8%
FAMILY 2 TIER RATES	$385.22	**$446.26**	$61.04	15.8%	1/1/2014	0.0%	15.8%
TWO PERSON 3 & 4 TIER RATES	$312.50	**$362.04**	$49.54	15.9%	1/1/2014	0.0%	15.9%
FAMILY 3 TIER RATES	$421.50	**$488.30**	$66.80	15.8%	1/1/2014	0.0%	15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$304.88	**$353.20**	$48.32	15.8%	1/1/2014	0.0%	15.8%
FAMILY 4 TIER RATES	$429.58	**$497.66**	$68.08	15.8%	1/1/2014	0.0%	15.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$7 generic only - unmanaged							
SINGLE 2, 3, & 4 TIER RATES	$72.05	**$56.79**	($15.26)	-21.2%	1/1/2014	0.0%	-21.2%
FAMILY 2 TIER RATES	$182.07	**$143.50**	($38.57)	-21.2%	1/1/2014	0.0%	-21.2%
TWO PERSON 3 & 4 TIER RATES	$147.70	**$116.42**	($31.28)	-21.2%	1/1/2014	0.0%	-21.2%
FAMILY 3 TIER RATES	$199.22	**$157.02**	($42.20)	-21.2%	1/1/2014	0.0%	-21.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$144.10	**$113.58**	($30.52)	-21.2%	1/1/2014	0.0%	-21.2%
FAMILY 4 TIER RATES	$203.04	**$160.03**	($43.01)	-21.2%	1/1/2014	0.0%	-21.2%
$10 generic only - unmanaged							
SINGLE 2, 3, & 4 TIER RATES	$68.32	**$54.67**	($13.65)	-20.0%	1/1/2014	0.0%	-20.0%
FAMILY 2 TIER RATES	$172.64	**$138.14**	($34.50)	-20.0%	1/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$140.06	**$112.06**	($28.00)	-20.0%	1/1/2014	0.0%	-20.0%
FAMILY 3 TIER RATES	$188.90	**$151.15**	($37.75)	-20.0%	1/1/2014	0.0%	-20.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$136.64	**$109.33**	($27.31)	-20.0%	1/1/2014	0.0%	-20.0%
FAMILY 4 TIER RATES	$192.53	**$154.05**	($38.48)	-20.0%	1/1/2014	0.0%	-20.0%
$5/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$143.84	**$170.04**	$26.20	18.2%	1/1/2014	0.0%	18.2%
FAMILY 2 TIER RATES	$363.48	**$429.69**	$66.21	18.2%	1/1/2014	0.0%	18.2%
TWO PERSON 3 & 4 TIER RATES	$294.87	**$348.59**	$53.72	18.2%	1/1/2014	0.0%	18.2%
FAMILY 3 TIER RATES	$397.72	**$470.16**	$72.44	18.2%	1/1/2014	0.0%	18.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$287.68	**$340.08**	$52.40	18.2%	1/1/2014	0.0%	18.2%
FAMILY 4 TIER RATES	$405.34	**$479.18**	$73.84	18.2%	1/1/2014	0.0%	18.2%
$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$148.17	**$169.78**	$21.61	14.6%	1/1/2014	0.0%	14.6%
FAMILY 2 TIER RATES	$374.43	**$429.04**	$54.61	14.6%	1/1/2014	0.0%	14.6%
TWO PERSON 3 & 4 TIER RATES	$303.75	**$348.05**	$44.30	14.6%	1/1/2014	0.0%	14.6%
FAMILY 3 TIER RATES	$409.69	**$469.45**	$59.76	14.6%	1/1/2014	0.0%	14.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$296.34	**$339.57**	$43.23	14.6%	1/1/2014	0.0%	14.6%
FAMILY 4 TIER RATES	$417.54	**$478.45**	$60.91	14.6%	1/1/2014	0.0%	14.6%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$146.00	**$169.87**	$23.87	16.3%	1/1/2014	0.0%	16.3%
FAMILY 2 TIER RATES	$368.94	**$429.26**	$60.32	16.3%	1/1/2014	0.0%	16.3%
TWO PERSON 3 & 4 TIER RATES	$299.30	**$348.23**	$48.93	16.3%	1/1/2014	0.0%	16.3%
FAMILY 3 TIER RATES	$403.69	**$469.69**	$66.00	16.3%	1/1/2014	0.0%	16.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$292.00	**$339.74**	$47.74	16.3%	1/1/2014	0.0%	16.3%
FAMILY 4 TIER RATES	$411.43	**$478.69**	$67.26	16.3%	1/1/2014	0.0%	16.3%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$131.24	**$149.46**	$18.22	13.9%	1/1/2014	0.0%	13.9%
FAMILY 2 TIER RATES	$331.64	**$377.68**	$46.04	13.9%	1/1/2014	0.0%	13.9%
TWO PERSON 3 & 4 TIER RATES	$269.04	**$306.39**	$37.35	13.9%	1/1/2014	0.0%	13.9%
FAMILY 3 TIER RATES	$362.88	**$413.25**	$50.37	13.9%	1/1/2014	0.0%	13.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$262.48	**$298.92**	$36.44	13.9%	1/1/2014	0.0%	13.9%
FAMILY 4 TIER RATES	$369.83	**$421.17**	$51.34	13.9%	1/1/2014	0.0%	13.9%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.51	**$1.74**	$0.23	15.2%	1/1/2014	0.0%	15.2%
FAMILY 2 TIER RATES	$3.82	**$4.40**	$0.58	15.2%	1/1/2014	0.0%	15.2%
TWO PERSON 3 & 4 TIER RATES	$3.10	**$3.57**	$0.47	15.2%	1/1/2014	0.0%	15.2%
FAMILY 3 TIER RATES	$4.18	**$4.81**	$0.63	15.1%	1/1/2014	0.0%	15.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.02	**$3.48**	$0.46	15.2%	1/1/2014	0.0%	15.2%
FAMILY 4 TIER RATES	$4.26	**$4.90**	$0.64	15.0%	1/1/2014	0.0%	15.0%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.68	**$0.80**	$0.12	17.6%	1/1/2014	0.0%	17.6%
FAMILY 2 TIER RATES	$1.72	**$2.02**	$0.30	17.4%	1/1/2014	0.0%	17.4%
TWO PERSON 3 & 4 TIER RATES	$1.39	**$1.64**	$0.25	18.0%	1/1/2014	0.0%	18.0%
FAMILY 3 TIER RATES	$1.88	**$2.21**	$0.33	17.6%	1/1/2014	0.0%	17.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.36	**$1.60**	$0.24	17.6%	1/1/2014	0.0%	17.6%
FAMILY 4 TIER RATES	$1.92	**$2.25**	$0.33	17.2%	1/1/2014	0.0%	17.2%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.41	**$0.48**	$0.07	17.1%	1/1/2014	0.0%	17.1%
FAMILY 2 TIER RATES	$1.04	**$1.21**	$0.17	16.3%	1/1/2014	0.0%	16.3%
TWO PERSON 3 & 4 TIER RATES	$0.84	**$0.98**	$0.14	16.7%	1/1/2014	0.0%	16.7%
FAMILY 3 TIER RATES	$1.13	**$1.33**	$0.20	17.7%	1/1/2014	0.0%	17.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.82	**$0.96**	$0.14	17.1%	1/1/2014	0.0%	17.1%
FAMILY 4 TIER RATES	$1.16	**$1.35**	$0.19	16.4%	1/1/2014	0.0%	16.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 months with 2.5 copays per 90 days							
SINGLE 2, 3, & 4 TIER RATES	($2.63)	**($2.55)**	$0.08	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($6.65)	**($6.44)**	$0.21	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($5.39)	**($5.23)**	$0.16	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($7.27)	**($7.05)**	$0.22	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.26)	**($5.10)**	$0.16	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($7.41)	**($7.19)**	$0.22	-3.0%	1/1/2014	0.0%	-3.0%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 months with 3 copays per 90 days							
SINGLE 2, 3, & 4 TIER RATES	($4.03)	**($3.91)**	$0.12	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($10.18)	**($9.88)**	$0.30	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($8.26)	**($8.02)**	$0.24	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($11.14)	**($10.81)**	$0.33	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.06)	**($7.82)**	$0.24	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($11.36)	**($11.02)**	$0.34	-3.0%	1/1/2014	0.0%	-3.0%
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	0.000	0.0%	1/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	0.000	0.0%	1/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	0.000	0.0%	1/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	0.000	0.0%	1/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	0.000	0.0%	1/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	0.000	0.0%	1/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	0.000	0.0%	1/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	0.000	0.0%	1/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	0.000	0.0%	1/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	0.000	0.0%	1/1/2014	0.0%	0.0%
* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of				**0.968**			
Form Number: LS3A3N0208							
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)							
Deductible							
$250	0.014	**0.014**	0.000	0.0%	1/1/2014	0.0%	0.0%
$500	0.024	**0.024**	0.000	0.0%	1/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	0.000	0.0%	1/1/2014	0.0%	0.0%
Form Number: LR1A4N0230							
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)							
Deductible							
$50	0.016	**0.016**	0.000	0.0%	1/1/2014	0.0%	0.0%
$100	0.027	**0.027**	0.000	0.0%	1/1/2014	0.0%	0.0%
$250	0.056	**0.056**	0.000	0.0%	1/1/2014	0.0%	0.0%
$500	0.089	**0.089**	0.000	0.0%	1/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	0.000	0.0%	1/1/2014	0.0%	0.0%
FORM NUMBER: CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
RX OPTIONS TO BE SOLD WITH HMO GROUP PLAN.							
$10/$30/50%							
SINGLE 2, 3, & 4 TIER RATES	$139.80	**$159.09**	$19.29	13.8%	1/1/2014	0.0%	13.8%
FAMILY 2 TIER RATES	$353.27	**$402.01**	$48.74	13.8%	1/1/2014	0.0%	13.8%
TWO PERSON 3 & 4 TIER RATES	$286.59	**$326.13**	$39.54	13.8%	1/1/2014	0.0%	13.8%
FAMILY 3 TIER RATES	$386.55	**$439.87**	$53.32	13.8%	1/1/2014	0.0%	13.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$279.60	**$318.17**	$38.57	13.8%	1/1/2014	0.0%	13.8%
FAMILY 4 TIER RATES	$393.96	**$448.30**	$54.34	13.8%	1/1/2014	0.0%	13.8%

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
Western New York
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($2.76)	**($2.67)**	$0.09	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	($6.97)	**($6.75)**	$0.22	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($5.66)	**($5.47)**	$0.19	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($7.63)	**($7.38)**	$0.25	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.52)	**($5.34)**	$0.18	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	($7.78)	**($7.52)**	$0.26	-3.3%	1/1/2014	0.0%	-3.3%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$8.46	**$8.20**	($0.26)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$21.38	**$20.72**	($0.66)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$17.34	**$16.81**	($0.53)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.39	**$22.67**	($0.72)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.92	**$16.40**	($0.52)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$23.84	**$23.11**	($0.73)	-3.1%	1/1/2014	0.0%	-3.1%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$7.39	**$7.17**	($0.22)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$18.67	**$18.12**	($0.55)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$15.15	**$14.70**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$20.43	**$19.83**	($0.60)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.78	**$14.34**	($0.44)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$20.83	**$20.21**	($0.62)	-3.0%	1/1/2014	0.0%	-3.0%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$7.07	**$6.86**	($0.21)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$17.87	**$17.34**	($0.53)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$14.49	**$14.06**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$19.55	**$18.97**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.14	**$13.72**	($0.42)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$19.92	**$19.33**	($0.59)	-3.0%	1/1/2014	0.0%	-3.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.49	**$6.30**	($0.19)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$16.40	**$15.92**	($0.48)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$13.30	**$12.92**	($0.38)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$17.94	**$17.42**	($0.52)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.98	**$12.60**	($0.38)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$18.29	**$17.75**	($0.54)	-3.0%	1/1/2014	0.0%	-3.0%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$5.87	**$5.69**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.83	**$14.38**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.03	**$11.66**	($0.37)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$16.23	**$15.73**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.74	**$11.38**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$16.54	**$16.03**	($0.51)	-3.1%	1/1/2014	0.0%	-3.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$5.22	**$5.07**	($0.15)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$13.19	**$12.81**	($0.38)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$10.70	**$10.39**	($0.31)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$14.43	**$14.02**	($0.41)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.44	**$10.14**	($0.30)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$14.71	**$14.29**	($0.42)	-2.9%	1/1/2014	0.0%	-2.9%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$4.66	**$4.52**	($0.14)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$11.78	**$11.42**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$9.55	**$9.27**	($0.28)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$12.88	**$12.50**	($0.38)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.32	**$9.04**	($0.28)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$13.13	**$12.74**	($0.39)	-3.0%	1/1/2014	0.0%	-3.0%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$3.72	**$3.60**	($0.12)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$9.40	**$9.10**	($0.30)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$7.63	**$7.38**	($0.25)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$10.29	**$9.95**	($0.34)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.44	**$7.20**	($0.24)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$10.48	**$10.14**	($0.34)	-3.2%	1/1/2014	0.0%	-3.2%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$2.84	**$2.74**	($0.10)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$7.18	**$6.92**	($0.26)	-3.6%	1/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$5.82	**$5.62**	($0.20)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$7.85	**$7.58**	($0.27)	-3.4%	1/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.68	**$5.48**	($0.20)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$8.00	**$7.72**	($0.28)	-3.5%	1/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$2.14	**$2.08**	($0.06)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	$5.41	**$5.26**	($0.15)	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$4.39	**$4.26**	($0.13)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$5.92	**$5.75**	($0.17)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.28	**$4.16**	($0.12)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	$6.03	**$5.86**	($0.17)	-2.8%	1/1/2014	0.0%	-2.8%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$1.82	**$1.76**	($0.06)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$4.60	**$4.45**	($0.15)	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$3.73	**$3.61**	($0.12)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$5.03	**$4.87**	($0.16)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.64	**$3.52**	($0.12)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$5.13	**$4.96**	($0.17)	-3.3%	1/1/2014	0.0%	-3.3%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$1.70	**$1.65**	($0.05)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$4.30	**$4.17**	($0.13)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$3.49	**$3.38**	($0.11)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$4.70	**$4.56**	($0.14)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.40	**$3.30**	($0.10)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$4.79	**$4.65**	($0.14)	-2.9%	1/1/2014	0.0%	-2.9%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.46**	($0.06)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.84	**$3.69**	($0.15)	-3.9%	1/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.99**	($0.13)	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$4.20	**$4.04**	($0.16)	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.92**	($0.12)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.28	**$4.11**	($0.17)	-4.0%	1/1/2014	0.0%	-4.0%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.40	**$1.35**	($0.05)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$3.54	**$3.41**	($0.13)	-3.7%	1/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.87	**$2.77**	($0.10)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$3.87	**$3.73**	($0.14)	-3.6%	1/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.80	**$2.70**	($0.10)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$3.95	**$3.80**	($0.15)	-3.8%	1/1/2014	0.0%	-3.8%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.22	**$1.19**	($0.03)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	$3.08	**$3.01**	($0.07)	-2.3%	1/1/2014	0.0%	-2.3%
TWO PERSON 3 & 4 TIER RATES	$2.50	**$2.44**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	$3.37	**$3.29**	($0.08)	-2.4%	1/1/2014	0.0%	-2.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.44	**$2.38**	($0.06)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	$3.44	**$3.35**	($0.09)	-2.6%	1/1/2014	0.0%	-2.6%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.02	**$0.98**	($0.04)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$2.58	**$2.48**	($0.10)	-3.9%	1/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$2.09	**$2.01**	($0.08)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$2.82	**$2.71**	($0.11)	-3.9%	1/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.04	**$1.96**	($0.08)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$2.87	**$2.76**	($0.11)	-3.8%	1/1/2014	0.0%	-3.8%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$0.72	**$0.71**	($0.01)	-1.4%	1/1/2014	0.0%	-1.4%
FAMILY 2 TIER RATES	$1.82	**$1.79**	($0.03)	-1.6%	1/1/2014	0.0%	-1.6%
TWO PERSON 3 & 4 TIER RATES	$1.48	**$1.46**	($0.02)	-1.4%	1/1/2014	0.0%	-1.4%
FAMILY 3 TIER RATES	$1.99	**$1.96**	($0.03)	-1.5%	1/1/2014	0.0%	-1.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.44	**$1.42**	($0.02)	-1.4%	1/1/2014	0.0%	-1.4%
FAMILY 4 TIER RATES	$2.03	**$2.00**	($0.03)	-1.5%	1/1/2014	0.0%	-1.5%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.47**	($0.02)	-4.1%	1/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$1.24	**$1.19**	($0.05)	-4.0%	1/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.96**	($0.04)	-4.0%	1/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$1.35	**$1.30**	($0.05)	-3.7%	1/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.94**	($0.04)	-4.1%	1/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$1.38	**$1.32**	($0.06)	-4.3%	1/1/2014	0.0%	-4.3%
Product Rationalization - HMO 100 - LH1R4N0297							
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
PT/OT/ST - 30 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.54	**$0.52**	($0.02)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$1.36	**$1.31**	($0.05)	-3.7%	1/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$1.11	**$1.07**	($0.04)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$1.49	**$1.44**	($0.05)	-3.4%	1/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.08	**$1.04**	($0.04)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$1.52	**$1.47**	($0.05)	-3.3%	1/1/2014	0.0%	-3.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.66)	**($0.63)**	$0.03	-4.5%	1/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($1.67)	**($1.59)**	$0.08	-4.8%	1/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	($1.35)	**($1.29)**	$0.06	-4.4%	1/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($1.82)	**($1.74)**	$0.08	-4.4%	1/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.32)	**($1.26)**	$0.06	-4.5%	1/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($1.86)	**($1.78)**	$0.08	-4.3%	1/1/2014	0.0%	-4.3%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.88)	**($1.82)**	$0.06	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	($4.75)	**($4.60)**	$0.15	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($3.85)	**($3.73)**	$0.12	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	($5.20)	**($5.03)**	$0.17	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.76)	**($3.64)**	$0.12	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	($5.30)	**($5.13)**	$0.17	-3.2%	1/1/2014	0.0%	-3.2%
Product Rationalization - HMO with POS 100 - LS1R3N0298							
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	1/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	1/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	1/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	1/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	1/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	1/1/2014	0.0%	-8.1%
Pros & Orths - Deductible/Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
PT/OT/ST - 30 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Out-of-Network Annual Max $1 Million							
SINGLE 2, 3, & 4 TIER RATES	$1.04	**$1.00**	($0.04)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$2.63	**$2.53**	($0.10)	-3.8%	1/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.13	**$2.05**	($0.08)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$2.88	**$2.77**	($0.11)	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.08	**$2.00**	($0.08)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$2.93	**$2.82**	($0.11)	-3.8%	1/1/2014	0.0%	-3.8%
Product Rationalization - HMO with POS 100 - CS1R4N0122							
OON $2000/20%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$11.67	**$11.31**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$29.49	**$28.58**	($0.91)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$23.92	**$23.19**	($0.73)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$32.27	**$31.27**	($1.00)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.34	**$22.62**	($0.72)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$32.89	**$31.87**	($1.02)	-3.1%	1/1/2014	0.0%	-3.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - BH1R4N0299							
Retire HMO 200 Advantage Network							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Vision to Specialist $15 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	1/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	1/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	1/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	1/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	1/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	1/1/2014	0.0%	-8.1%
Vision to Specialist $20 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.35)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.88)	**($0.88)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.72)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.97)	**($0.97)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.70)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.99)	**($0.99)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Vision to Specialist $20 (from $15)							
SINGLE 2, 3, & 4 TIER RATES	($0.11)	**($0.10)**	$0.01	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	1/1/2014	0.0%	-10.7%
TWO PERSON 3 & 4 TIER RATES	($0.23)	**($0.21)**	$0.02	-8.7%	1/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	1/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.22)	**($0.20)**	$0.02	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	($0.31)	**($0.28)**	$0.03	-9.7%	1/1/2014	0.0%	-9.7%
Alc & SA rehab to Specialist $15 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Alc & SA rehab to Specialist $20 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Alc & SA rehab to Specialist $20 (from $15)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.78)	**($0.76)**	$0.02	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	($1.97)	**($1.92)**	$0.05	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	($1.60)	**($1.56)**	$0.04	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	($2.16)	**($2.10)**	$0.06	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.56)	**($1.52)**	$0.04	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	($2.20)	**($2.14)**	$0.06	-2.7%	1/1/2014	0.0%	-2.7%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($2.15)	**($2.09)**	$0.06	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	($5.43)	**($5.28)**	$0.15	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	($4.41)	**($4.28)**	$0.13	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($5.94)	**($5.78)**	$0.16	-2.7%	1/1/2014	0.0%	-2.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.30)	**($4.18)**	$0.12	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	($6.06)	**($5.89)**	$0.17	-2.8%	1/1/2014	0.0%	-2.8%
PT/OT/ST 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$0.62	**$0.59**	($0.03)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	$1.57	**$1.49**	($0.08)	-5.1%	1/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	$1.27	**$1.21**	($0.06)	-4.7%	1/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$1.71	**$1.63**	($0.08)	-4.7%	1/1/2014	0.0%	-4.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.24	**$1.18**	($0.06)	-4.8%	1/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	$1.75	**$1.66**	($0.09)	-5.1%	1/1/2014	0.0%	-5.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.23	**$0.24**	$0.01	4.3%	1/1/2014	0.0%	4.3%
FAMILY 2 TIER RATES	$0.58	**$0.61**	$0.03	5.2%	1/1/2014	0.0%	5.2%
TWO PERSON 3 & 4 TIER RATES	$0.47	**$0.49**	$0.02	4.3%	1/1/2014	0.0%	4.3%
FAMILY 3 TIER RATES	$0.64	**$0.66**	$0.02	3.1%	1/1/2014	0.0%	3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.46	**$0.48**	$0.02	4.3%	1/1/2014	0.0%	4.3%
FAMILY 4 TIER RATES	$0.65	**$0.68**	$0.03	4.6%	1/1/2014	0.0%	4.6%
IP Copay per Confinement (not treated as deductible)							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.40)**	$0.01	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.04)	**($1.01)**	$0.03	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($1.13)	**($1.11)**	$0.02	-1.8%	1/1/2014	0.0%	-1.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	1/1/2014	0.0%	-2.6%
Product Rationalization - HMO 100 - LH1R4N0297							
Urgent Care from PCP to Specialist $25/$40 (Capped at $35)							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.09)**	$0.01	-10.0%	1/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	1/1/2014	0.0%	-8.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.18)**	$0.03	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	1/1/2014	0.0%	-10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.18)**	$0.02	-10.0%	1/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	1/1/2014	0.0%	-10.7%
Urgent Care from PCP to Specialist $30/$50 (Capped at $35)							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - HMO with POS 100 - LS1R3N0298							
OON Urgent Care to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	1/1/2014	0.0%	0.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$8	($0.07)	**($0.06)**	$0.01	-14.3%	1/1/2014	0.0%	-14.3%
$10	($0.10)	**($0.09)**	$0.01	-10.0%	1/1/2014	0.0%	-10.0%
$15	($0.30)	**($0.30)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
$20	($0.43)	**($0.42)**	$0.01	-2.3%	1/1/2014	0.0%	-2.3%
$25	($0.58)	**($0.55)**	$0.03	-5.2%	1/1/2014	0.0%	-5.2%
$30	($0.79)	**($0.77)**	$0.02	-2.5%	1/1/2014	0.0%	-2.5%
$35	($0.93)	**($0.90)**	$0.03	-3.2%	1/1/2014	0.0%	-3.2%
$40	($1.06)	**($1.02)**	$0.04	-3.8%	1/1/2014	0.0%	-3.8%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - CR1A4N0096							
$5 / $30 / 50%	$143.84	**$159.60**	$15.76	11.0%	1/1/2014	0.0%	11.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.39)**	$0.01	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	($1.01)	**($0.99)**	$0.02	-2.0%	1/1/2014	0.0%	-2.0%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($1.11)	**($1.08)**	$0.03	-2.7%	1/1/2014	0.0%	-2.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.78)**	$0.02	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	($1.13)	**($1.10)**	$0.03	-2.7%	1/1/2014	0.0%	-2.7%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.15)**	$0.01	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	1/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.31)**	$0.02	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($0.44)	**($0.41)**	$0.03	-6.8%	1/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.30)**	$0.02	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($0.45)	**($0.42)**	$0.03	-6.7%	1/1/2014	0.0%	-6.7%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	1/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	1/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	1/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	1/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	1/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	1/1/2014	0.0%	-8.1%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.35)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.88)	**($0.88)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.72)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.97)	**($0.97)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.70)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.99)	**($0.99)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.38)**	$0.01	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	($0.99)	**($0.96)**	$0.03	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.78)**	$0.02	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	($1.08)	**($1.05)**	$0.03	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.76)**	$0.02	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	($1.10)	**($1.07)**	$0.03	-2.7%	1/1/2014	0.0%	-2.7%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.12)	**($0.11)**	$0.01	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	1/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	1/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	1/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	1/1/2014	0.0%	-8.8%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.12)	**($0.11)**	$0.01	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	1/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	1/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	1/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	1/1/2014	0.0%	-8.8%

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Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.13	**$0.13**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Product Rationalization - HMO 100 - CS1R4N0122							
OON $250 Ded / 20% Coin / $5000 OOP	$7.90	**$7.67**	($0.23)	-2.9%	1/1/2014	0.0%	-2.9%
OON $2000 Ded / 30% Coin / $5000 OOP	$6.83	**$6.61**	($0.22)	-3.2%	1/1/2014	0.0%	-3.2%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$2.37	**$2.29**	($0.08)	-3.4%	1/1/2014	0.0%	-3.4%
Product Rationalization - HMO 100 - LS1R3N0328							
OON IP Chemical Abuse Detox - 7 Days per Plan Year	$0.02	**$0.02**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OON IP Chemical Abuse Rehab - 30 Days per Plan Year	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$4.56	**$4.42**	($0.14)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$11.52	**$11.17**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$9.35	**$9.06**	($0.29)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$12.61	**$12.22**	($0.39)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.12	**$8.84**	($0.28)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$12.85	**$12.46**	($0.39)	-3.0%	1/1/2014	0.0%	-3.0%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$4.40	**$4.27**	($0.13)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$11.12	**$10.79**	($0.33)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$9.02	**$8.75**	($0.27)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$12.17	**$11.81**	($0.36)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.80	**$8.54**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$12.40	**$12.03**	($0.37)	-3.0%	1/1/2014	0.0%	-3.0%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$4.37	**$4.24**	($0.13)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$11.04	**$10.71**	($0.33)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$8.96	**$8.69**	($0.27)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$12.08	**$11.72**	($0.36)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.74	**$8.48**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$12.31	**$11.95**	($0.36)	-2.9%	1/1/2014	0.0%	-2.9%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$4.25	**$4.12**	($0.13)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$10.74	**$10.41**	($0.33)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$8.71	**$8.45**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$11.75	**$11.39**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.50	**$8.24**	($0.26)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$11.98	**$11.61**	($0.37)	-3.1%	1/1/2014	0.0%	-3.1%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$4.17	**$4.03**	($0.14)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$10.54	**$10.18**	($0.36)	-3.4%	1/1/2014	0.0%	-3.4%

HealthNow New York Inc.
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Western New York
Rates Effective 1/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
TWO PERSON 3 & 4 TIER RATES	$8.55	**$8.26**	($0.29)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$11.53	**$11.14**	($0.39)	-3.4%	1/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.34	**$8.06**	($0.28)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$11.75	**$11.36**	($0.39)	-3.3%	1/1/2014	0.0%	-3.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$4.07	**$3.94**	($0.13)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$10.28	**$9.96**	($0.32)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$8.34	**$8.08**	($0.26)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$11.25	**$10.89**	($0.36)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.14	**$7.88**	($0.26)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$11.47	**$11.10**	($0.37)	-3.2%	1/1/2014	0.0%	-3.2%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$3.99	**$3.87**	($0.12)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$10.08	**$9.78**	($0.30)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$8.18	**$7.93**	($0.25)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$11.03	**$10.70**	($0.33)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.98	**$7.74**	($0.24)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$11.24	**$10.91**	($0.33)	-2.9%	1/1/2014	0.0%	-2.9%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$3.93	**$3.82**	($0.11)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	$9.93	**$9.65**	($0.28)	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$8.06	**$7.83**	($0.23)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$10.87	**$10.56**	($0.31)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.86	**$7.64**	($0.22)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	$11.07	**$10.76**	($0.31)	-2.8%	1/1/2014	0.0%	-2.8%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$3.83	**$3.72**	($0.11)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$9.68	**$9.40**	($0.28)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$7.85	**$7.63**	($0.22)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 3 TIER RATES	$10.59	**$10.29**	($0.30)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.66	**$7.44**	($0.22)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$10.79	**$10.48**	($0.31)	-2.9%	1/1/2014	0.0%	-2.9%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$3.66	**$3.54**	($0.12)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$9.25	**$8.95**	($0.30)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$7.50	**$7.26**	($0.24)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$10.12	**$9.79**	($0.33)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.32	**$7.08**	($0.24)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$10.31	**$9.98**	($0.33)	-3.2%	1/1/2014	0.0%	-3.2%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$3.64	**$3.52**	($0.12)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$9.20	**$8.90**	($0.30)	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$7.46	**$7.22**	($0.24)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$10.06	**$9.73**	($0.33)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.28	**$7.04**	($0.24)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$10.26	**$9.92**	($0.34)	-3.3%	1/1/2014	0.0%	-3.3%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.13	**$0.13**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$3.12	**$3.03**	($0.09)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$7.88	**$7.66**	($0.22)	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$6.40	**$6.21**	($0.19)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$8.63	**$8.38**	($0.25)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.24	**$6.06**	($0.18)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$8.79	**$8.54**	($0.25)	-2.8%	1/1/2014	0.0%	-2.8%
HMO 100 OON Annual Max Unlimited (from $100,000)							
SINGLE 2, 3, & 4 TIER RATES	$1.05	**$1.01**	($0.04)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$2.65	**$2.55**	($0.10)	-3.8%	1/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.15	**$2.07**	($0.08)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.90	**$2.79**	($0.11)	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.10	**$2.02**	($0.08)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$2.96	**$2.85**	($0.11)	-3.7%	1/1/2014	0.0%	-3.7%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.29	**$0.29**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.73	**$0.73**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.59	**$0.59**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.80	**$0.80**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.58	**$0.58**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.82	**$0.82**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: LH1R4N0244 - Emergency Room $150 Copay HMO 200							
SINGLE 2, 3, & 4 TIER RATES	($4.82)	($4.68)	$0.14	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($12.18)	**($11.83)**	$0.35	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($9.88)	**($9.59)**	$0.29	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($13.33)	**($12.94)**	$0.39	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.64)	**($9.36)**	$0.28	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($13.58)	**($13.19)**	$0.39	-2.9%	1/1/2014	0.0%	-2.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.45	**$0.44**	($0.01)	-2.2%	1/1/2014	0.0%	-2.2%
FAMILY 2 TIER RATES	$1.14	**$1.11**	($0.03)	-2.6%	1/1/2014	0.0%	-2.6%
TWO PERSON 3 & 4 TIER RATES	$0.92	**$0.90**	($0.02)	-2.2%	1/1/2014	0.0%	-2.2%
FAMILY 3 TIER RATES	$1.24	**$1.22**	($0.02)	-1.6%	1/1/2014	0.0%	-1.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.90	**$0.88**	($0.02)	-2.2%	1/1/2014	0.0%	-2.2%
FAMILY 4 TIER RATES	$1.27	**$1.24**	($0.03)	-2.4%	1/1/2014	0.0%	-2.4%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.21	**$0.19**	($0.02)	-9.5%	1/1/2014	0.0%	-9.5%
FAMILY 2 TIER RATES	$0.53	**$0.48**	($0.05)	-9.4%	1/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	$0.43	**$0.39**	($0.04)	-9.3%	1/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	$0.58	**$0.53**	($0.05)	-8.6%	1/1/2014	0.0%	-8.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.42	**$0.38**	($0.04)	-9.5%	1/1/2014	0.0%	-9.5%
FAMILY 4 TIER RATES	$0.59	**$0.54**	($0.05)	-8.5%	1/1/2014	0.0%	-8.5%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	**$0.39**	**$0.38**	($0.01)	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	$0.99	**$0.96**	($0.03)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$0.80	**$0.78**	($0.02)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	$1.08	**$1.05**	($0.03)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.78	**$0.76**	($0.02)	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	$1.10	**$1.07**	($0.03)	-2.7%	1/1/2014	0.0%	-2.7%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	**$1.10**	**$1.05**	($0.05)	-4.5%	1/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$2.78	**$2.65**	($0.13)	-4.7%	1/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$2.26	**$2.15**	($0.11)	-4.9%	1/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	$3.04	**$2.90**	($0.14)	-4.6%	1/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.20	**$2.10**	($0.10)	-4.5%	1/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$3.10	**$2.96**	($0.14)	-4.5%	1/1/2014	0.0%	-4.5%
Form Number: BH1R4N0417 - Mental Health from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.31)**	**($0.31)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.78)	**($0.78)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.64)	**($0.64)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.86)	**($0.86)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.62)	**($0.62)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.87)	**($0.87)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: BH1R4N0417 - Lab/Radiology from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.21)**	**($0.19)**	$0.02	-9.5%	1/1/2014	0.0%	-9.5%
FAMILY 2 TIER RATES	($0.53)	**($0.48)**	$0.05	-9.4%	1/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	($0.43)	**($0.39)**	$0.04	-9.3%	1/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	($0.58)	**($0.53)**	$0.05	-8.6%	1/1/2014	0.0%	-8.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.42)	**($0.38)**	$0.04	-9.5%	1/1/2014	0.0%	-9.5%
FAMILY 4 TIER RATES	($0.59)	**($0.54)**	$0.05	-8.5%	1/1/2014	0.0%	-8.5%
Form Number: BH1R4N0417 - PT/OT/ST from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.12)**	**($0.11)**	$0.01	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	1/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	1/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	1/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	1/1/2014	0.0%	-8.8%
Form Number: BH1R4N0417 - Outpatient Surgery - Physician's Office from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.47)**	**($0.45)**	$0.02	-4.3%	1/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	($1.19)	**($1.14)**	$0.05	-4.2%	1/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	($0.96)	**($0.92)**	$0.04	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	($1.30)	**($1.24)**	$0.06	-4.6%	1/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.94)	**($0.90)**	$0.04	-4.3%	1/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	($1.32)	**($1.27)**	$0.05	-3.8%	1/1/2014	0.0%	-3.8%
Form Number: BH1R4N0417 - Outpatient Surgery - Hospital from $10 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.52)**	**($0.50)**	$0.02	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($1.31)	**($1.26)**	$0.05	-3.8%	1/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($1.07)	**($1.03)**	$0.04	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($1.44)	**($1.38)**	$0.06	-4.2%	1/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.04)	**($1.00)**	$0.04	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($1.47)	**($1.41)**	$0.06	-4.1%	1/1/2014	0.0%	-4.1%
Form Number: BH1R4N0417 - Specialty Office Visit from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($4.15)**	**($4.02)**	$0.13	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($10.49)	**($10.16)**	$0.33	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($8.51)	**($8.24)**	$0.27	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	($11.47)	**($11.12)**	$0.35	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.30)	**($8.04)**	$0.26	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($11.69)	**($11.33)**	$0.36	-3.1%	1/1/2014	0.0%	-3.1%
Form Number: BH1R4N0417 - Urgent Care from $10 to $25							
SINGLE 2, 3, & 4 TIER RATES	**($0.36)**	**($0.35)**	$0.01	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	($0.91)	**($0.88)**	$0.03	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.72)**	$0.02	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	($1.00)	**($0.97)**	$0.03	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.70)**	$0.02	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	($1.01)	**($0.99)**	$0.02	-2.0%	1/1/2014	0.0%	-2.0%
Form Number: CR1RAN0421 - Rx $4/35%/50%							
SINGLE 2, 3, & 4 TIER RATES	**$127.24**	**$132.95**	$5.71	4.5%	1/1/2014	0.0%	4.5%
FAMILY 2 TIER RATES	$321.54	**$335.95**	$14.41	4.5%	1/1/2014	0.0%	4.5%
TWO PERSON 3 & 4 TIER RATES	$260.84	**$272.54**	$11.70	4.5%	1/1/2014	0.0%	4.5%
FAMILY 3 TIER RATES	$351.82	**$367.60**	$15.78	4.5%	1/1/2014	0.0%	4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$254.48	**$265.89**	$11.41	4.5%	1/1/2014	0.0%	4.5%
FAMILY 4 TIER RATES	$358.56	**$374.64**	$16.08	4.5%	1/1/2014	0.0%	4.5%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	**$2.19**	**$2.13**	($0.06)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 2 TIER RATES	$5.53	**$5.38**	($0.15)	-2.7%	1/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$4.49	**$4.37**	($0.12)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	$6.06	**$5.89**	($0.17)	-2.8%	1/1/2014	0.0%	-2.8%

HealthNow New York Inc.
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Western New York
Rates Effective 1/1/2015
Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 1/1/2014	**PROPOSED MONTHLY RATES 1/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.38	**$4.26**	($0.12)	-2.7%	1/1/2014	0.0%	-2.7%
FAMILY 4 TIER RATES	$6.17	**$6.00**	($0.17)	-2.8%	1/1/2014	0.0%	-2.8%
HMO 100 open access 10/10 (From 15/20)							
SINGLE 2, 3, & 4 TIER RATES	**$14.80**	**$14.35**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$37.40	**$36.26**	($1.14)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$30.34	**$29.42**	($0.92)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$40.92	**$39.68**	($1.24)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.60	**$28.70**	($0.90)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$41.71	**$40.44**	($1.27)	-3.0%	1/1/2014	0.0%	-3.0%
Form Number: BH1R4N0417_2014 - PCP - $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($3.23)**	**($3.13)**	$0.10	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($7.59)	**($7.36)**	$0.23	-3.0%	1/1/2014	0.0%	-3.0%
Form Number: BH1R4N0417_2014 - Spec - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($4.46)**	**($4.32)**	$0.14	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($10.48)	**($10.15)**	$0.33	-3.1%	1/1/2014	0.0%	-3.1%
Form Number: BH1R4N0417_2014 - Diagnostic - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.02)**	**($0.02)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: BH1R4N0417_2014 -Outpatient Surgery - Hospital - $20 to $60							
SINGLE 2, 3, & 4 TIER RATES	**($0.11)**	**($0.10)**	$0.01	-9.1%	1/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	1/1/2014	0.0%	-7.7%
Form Number: BH1R4N0417_2014 - Outpatient Surgery - Physician's Office - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.04)**	**($0.04)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.09)	**($0.09)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
Form Number: BH1R4N0417_2014 - Outpatient Surgery - Outpatient Surg Facility - $20 to $30							
SINGLE 2, 3, & 4 TIER RATES	**($5.06)**	**($4.90)**	$0.16	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	($11.89)	**($11.52)**	$0.37	-3.1%	1/1/2014	0.0%	-3.1%
Form Number: BH1R4N0417_2014 - Outpatient Mental Health, Drug/Alcohol Rehab - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.09)**	**($0.08)**	$0.01	-11.1%	1/1/2014	0.0%	-11.1%
FAMILY 2 TIER RATES	($0.21)	**($0.19)**	$0.02	-9.5%	1/1/2014	0.0%	-9.5%
Form Number: BH1R4N0417_2014 - PCP - Diabetic Supplies - Insulin and Oral Agents - $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.10)**	**($0.09)**	$0.01	-10.0%	1/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.24)	**($0.21)**	$0.03	-12.5%	1/1/2014	0.0%	-12.5%
Form Number: BH1R4N0417_2014 - PCP - OOP Max - None to $3000/$6000							
SINGLE 2, 3, & 4 TIER RATES	**$13.05**	**$12.65**	($0.40)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$30.67	**$29.73**	($0.94)	-3.1%	1/1/2014	0.0%	-3.1%
Form Number: BH1R4N0417_2014 - Rx $5/$25/$40							
SINGLE 2, 3, & 4 TIER RATES	**$159.70**	**$176.77**	$17.07	10.7%	1/1/2014	0.0%	10.7%
FAMILY 2 TIER RATES	$403.56	**$446.70**	$43.14	10.7%	1/1/2014	0.0%	10.7%
TWO PERSON 3 & 4 TIER RATES	$327.39	**$362.38**	$34.99	10.7%	1/1/2014	0.0%	10.7%
FAMILY 3 TIER RATES	$441.57	**$488.77**	$47.20	10.7%	1/1/2014	0.0%	10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$319.40	**$353.54**	$34.14	10.7%	1/1/2014	0.0%	10.7%
FAMILY 4 TIER RATES	$450.03	**$498.14**	$48.11	10.7%	1/1/2014	0.0%	10.7%
Form Number: BH1R4N0417_0314 - Urgent Care - $25 to $50							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($0.70)**	($0.70)	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($1.65)**	($1.65)	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
Form Number: BH1R4N0417_0314 - OP Surgery - Hospital - $60 to $75							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($1.49)**	($1.49)	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($3.50)**	($3.50)	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
Form Number: BH1R4N0417_0314 - OP Surgery - Facility - $30 to $50							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($0.39)**	($0.39)	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($0.92)**	($0.92)	#DIV/0!	1/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
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Rates Effective 1/1/2015
Large Group File and Approve
Master Group Contract

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
CB II							
SINGLE 2 TIER RATES	$463.52	**$449.49**	($14.03)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$1,089.28	**$1,056.30**	($32.98)	-3.0%	1/1/2014	0.0%	-3.0%
INP ALCOHOL&SUBST. ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$2.68	**$2.60**	($0.08)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$6.77	**$6.57**	($0.20)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$5.49	**$5.33**	($0.16)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$7.41	**$7.19**	($0.22)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.36	**$5.20**	($0.16)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$7.55	**$7.33**	($0.22)	-2.9%	1/1/2014	0.0%	-2.9%
INP. SUBSTANCE ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$5.81	**$5.63**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.68	**$14.23**	($0.45)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.91	**$11.54**	($0.37)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$16.06	**$15.57**	($0.49)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.62	**$11.26**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$16.37	**$15.87**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$1.61	**$1.57**	($0.04)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	$4.07	**$3.97**	($0.10)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$3.30	**$3.22**	($0.08)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	$4.45	**$4.34**	($0.11)	-2.5%	1/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.22	**$3.14**	($0.08)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	$4.54	**$4.42**	($0.12)	-2.6%	1/1/2014	0.0%	-2.6%
EXTENDED MEDICAL CARE							
SINGLE 2, 3, & 4 TIER RATES	$3.10	**$3.01**	($0.09)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$7.83	**$7.61**	($0.22)	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$6.36	**$6.17**	($0.19)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$8.57	**$8.32**	($0.25)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.20	**$6.02**	($0.18)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$8.74	**$8.48**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%
DELETION OF ELEC. ABORTION							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.24)**	($0.01)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 2 TIER RATES	($0.58)	**($0.61)**	($0.03)	5.2%	1/1/2014	0.0%	5.2%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.49)**	($0.02)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 3 TIER RATES	($0.64)	**($0.66)**	($0.02)	3.1%	1/1/2014	0.0%	3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.48)**	($0.02)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 4 TIER RATES	($0.65)	**($0.68)**	($0.03)	4.6%	1/1/2014	0.0%	4.6%
DELETION OF ARTIFICIAL INSEM							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EXTERNAL PROSTHETICS							
SINGLE 2, 3, & 4 TIER RATES	$1.25	**$1.22**	($0.03)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$3.16	**$3.08**	($0.08)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$2.56	**$2.50**	($0.06)	-2.3%	1/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	$3.46	**$3.37**	($0.09)	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.50	**$2.44**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$3.52	**$3.44**	($0.08)	-2.3%	1/1/2014	0.0%	-2.3%
SNF AT 50 DAYS (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	1/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.28**	($0.02)	-6.7%	1/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	1/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	1/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	1/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.34	**$0.31**	($0.03)	-8.8%	1/1/2014	0.0%	-8.8%
SNF UNLIMITED AT 80% (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.16	**$0.15**	($0.01)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$0.40	**$0.38**	($0.02)	-5.0%	1/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$0.33	**$0.31**	($0.02)	-6.1%	1/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$0.44	**$0.41**	($0.03)	-6.8%	1/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	1/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$0.45	**$0.42**	($0.03)	-6.7%	1/1/2014	0.0%	-6.7%
INPATIENT $250 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($2.74)	**($2.65)**	$0.09	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	($6.92)	**($6.70)**	$0.22	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($5.62)	**($5.43)**	$0.19	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($7.58)	**($7.33)**	$0.25	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.48)	**($5.30)**	$0.18	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	($7.72)	**($7.47)**	$0.25	-3.2%	1/1/2014	0.0%	-3.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
INPATIENT $500 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($5.39)	**($5.22)**	$0.17	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	($13.62)	**($13.19)**	$0.43	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($11.05)	**($10.70)**	$0.35	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	($14.90)	**($14.43)**	$0.47	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.78)	**($10.44)**	$0.34	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	($15.19)	**($14.71)**	$0.48	-3.2%	1/1/2014	0.0%	-3.2%
OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.04)	**($1.00)**	$0.04	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($2.63)	**($2.53)**	$0.10	-3.8%	1/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($2.13)	**($2.05)**	$0.08	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($2.88)	**($2.77)**	$0.11	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.08)	**($2.00)**	$0.08	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($2.93)	**($2.82)**	$0.11	-3.8%	1/1/2014	0.0%	-3.8%
OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.84)	**($1.78)**	$0.06	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	($4.65)	**($4.50)**	$0.15	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($3.77)	**($3.65)**	$0.12	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	($5.09)	**($4.92)**	$0.17	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.68)	**($3.56)**	$0.12	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	($5.19)	**($5.02)**	$0.17	-3.3%	1/1/2014	0.0%	-3.3%
OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.96)	**($0.93)**	$0.03	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($2.43)	**($2.35)**	$0.08	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($1.97)	**($1.91)**	$0.06	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($2.65)	**($2.57)**	$0.08	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.92)	**($1.86)**	$0.06	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($2.71)	**($2.62)**	$0.09	-3.3%	1/1/2014	0.0%	-3.3%
OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.74)	**($1.69)**	$0.05	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($4.40)	**($4.27)**	$0.13	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($3.57)	**($3.46)**	$0.11	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	($4.81)	**($4.67)**	$0.14	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.48)	**($3.38)**	$0.10	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($4.90)	**($4.76)**	$0.14	-2.9%	1/1/2014	0.0%	-2.9%
NEW CB $20/$20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($6.02)	**($5.84)**	$0.18	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($15.21)	**($14.76)**	$0.45	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($12.34)	**($11.97)**	$0.37	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($16.65)	**($16.15)**	$0.50	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.04)	**($11.68)**	$0.36	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($16.96)	**($16.46)**	$0.50	-2.9%	1/1/2014	0.0%	-2.9%
AMBULANCE AT $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.09)**	$0.01	-10.0%	1/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	1/1/2014	0.0%	-8.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.18)**	$0.03	-14.3%	1/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	1/1/2014	0.0%	-10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.18)**	$0.02	-10.0%	1/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	1/1/2014	0.0%	-10.7%
AMBULANCE AT $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.14)	**($0.13)**	$0.01	-7.1%	1/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($0.35)	**($0.33)**	$0.02	-5.7%	1/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($0.29)	**($0.27)**	$0.02	-6.9%	1/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($0.39)	**($0.36)**	$0.03	-7.7%	1/1/2014	0.0%	-7.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.28)	**($0.26)**	$0.02	-7.1%	1/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	1/1/2014	0.0%	-5.1%
DOMESTIC PARTNER (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
DME @50%							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.32)**	$0.04	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($3.44)	**($3.34)**	$0.10	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.71)**	$0.08	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($3.76)	**($3.65)**	$0.11	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.64)**	$0.08	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($3.83)	**($3.72)**	$0.11	-2.9%	1/1/2014	0.0%	-2.9%
PROSTHETICS & ORTHOTICS @50%							
SINGLE 2, 3, & 4 TIER RATES	$0.44	**$0.43**	($0.01)	-2.3%	1/1/2014	0.0%	-2.3%
FAMILY 2 TIER RATES	$1.11	**$1.09**	($0.02)	-1.8%	1/1/2014	0.0%	-1.8%
TWO PERSON 3 & 4 TIER RATES	$0.90	**$0.88**	($0.02)	-2.2%	1/1/2014	0.0%	-2.2%
FAMILY 3 TIER RATES	$1.22	**$1.19**	($0.03)	-2.5%	1/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.88	**$0.86**	($0.02)	-2.3%	1/1/2014	0.0%	-2.3%
FAMILY 4 TIER RATES	$1.24	**$1.21**	($0.03)	-2.4%	1/1/2014	0.0%	-2.4%
PT 20 VISITS (per condition); OT/ST 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	$4.03	**$3.91**	($0.12)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$10.18	**$9.88**	($0.30)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$8.26	**$8.02**	($0.24)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$11.14	**$10.81**	($0.33)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.06	**$7.82**	($0.24)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$11.36	**$11.02**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE $0 COPAY FROM $10 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.34	**$0.34**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.86	**$0.86**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.70	**$0.70**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.94	**$0.94**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.68	**$0.68**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.96	**$0.96**	$0.00	0.0%	1/1/2014	0.0%	0.0%
HOME HEALTH CARE $0 COPAY FROM $15 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.58	**$0.55**	($0.03)	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 2 TIER RATES	$1.47	**$1.39**	($0.08)	-5.4%	1/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$1.19	**$1.13**	($0.06)	-5.0%	1/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$1.60	**$1.52**	($0.08)	-5.0%	1/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.16	**$1.10**	($0.06)	-5.2%	1/1/2014	0.0%	-5.2%
FAMILY 4 TIER RATES	$1.63	**$1.55**	($0.08)	-4.9%	1/1/2014	0.0%	-4.9%
HOME HEALTH CARE $0 COPAY FROM $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.79	**$0.77**	($0.02)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	$2.00	**$1.95**	($0.05)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$1.62	**$1.58**	($0.04)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	$2.18	**$2.13**	($0.05)	-2.3%	1/1/2014	0.0%	-2.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.58	**$1.54**	($0.04)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	$2.23	**$2.17**	($0.06)	-2.7%	1/1/2014	0.0%	-2.7%
DME @50% (NO OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.33)	**($0.33)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.83)	**($0.83)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.91)	**($0.91)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.93)	**($0.93)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
DOMESTIC PARTNER (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
PT/OT/ST 20 AGGREGATE VISITS (NO OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.24)**	($0.01)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 2 TIER RATES	($0.58)	**($0.61)**	($0.03)	5.2%	1/1/2014	0.0%	5.2%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.49)**	($0.02)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 3 TIER RATES	($0.64)	**($0.66)**	($0.02)	3.1%	1/1/2014	0.0%	3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.48)**	($0.02)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 4 TIER RATES	($0.65)	**($0.68)**	($0.03)	4.6%	1/1/2014	0.0%	4.6%
ABORTION ELIMINATION (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.24)**	($0.01)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 2 TIER RATES	($0.58)	**($0.61)**	($0.03)	5.2%	1/1/2014	0.0%	5.2%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.49)**	($0.02)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 3 TIER RATES	($0.64)	**($0.66)**	($0.02)	3.1%	1/1/2014	0.0%	3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.48)**	($0.02)	4.3%	1/1/2014	0.0%	4.3%
FAMILY 4 TIER RATES	($0.65)	**($0.68)**	($0.03)	4.6%	1/1/2014	0.0%	4.6%
INFERTILITY ELIMINATION (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	1/1/2014	0.0%	0.0%
OP SURG. IN A PHYSICIAN'S OFFICE @$25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($2.07)	**($2.02)**	$0.05	-2.4%	1/1/2014	0.0%	-2.4%
TWO PERSON 3 & 4 TIER RATES	($1.68)	**($1.64)**	$0.04	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($2.27)	**($2.21)**	$0.06	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.64)	**($1.60)**	$0.04	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($2.31)	**($2.25)**	$0.06	-2.6%	1/1/2014	0.0%	-2.6%
NEW COMMUNITY BLUE (ADVANTAGE A) - POINT OF SERVICE - (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.71	**$3.59**	($0.12)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$9.38	**$9.07**	($0.31)	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$7.61	**$7.36**	($0.25)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$10.26	**$9.93**	($0.33)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.42	**$7.18**	($0.24)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$10.45	**$10.12**	($0.33)	-3.2%	1/1/2014	0.0%	-3.2%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.52	**$3.42**	($0.10)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	$8.90	**$8.64**	($0.26)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$7.22	**$7.01**	($0.21)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$9.73	**$9.46**	($0.27)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.04	**$6.84**	($0.20)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	$9.92	**$9.64**	($0.28)	-2.8%	1/1/2014	0.0%	-2.8%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.31	**$3.20**	($0.11)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$8.36	**$8.09**	($0.27)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$6.79	**$6.56**	($0.23)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$9.15	**$8.85**	($0.30)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.62	**$6.40**	($0.22)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$9.33	**$9.02**	($0.31)	-3.3%	1/1/2014	0.0%	-3.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.82	**$5.64**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.71	**$14.25**	($0.46)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.93	**$11.56**	($0.37)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$16.09	**$15.59**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.64	**$11.28**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$16.40	**$15.89**	($0.51)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.62	**$5.45**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.20	**$13.77**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$11.52	**$11.17**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.54	**$15.07**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.24	**$10.90**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$15.84	**$15.36**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.28	**$5.12**	($0.16)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$13.34	**$12.94**	($0.40)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$10.82	**$10.50**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$14.60	**$14.16**	($0.44)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.56	**$10.24**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$14.88	**$14.43**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$6.12**	($0.20)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$15.97	**$15.47**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.55**	($0.41)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$17.47	**$16.92**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$12.24**	($0.40)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$17.81	**$17.25**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.09	**$5.91**	($0.18)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$15.39	**$14.93**	($0.46)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.48	**$12.12**	($0.36)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$16.84	**$16.34**	($0.50)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.18	**$11.82**	($0.36)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$17.16	**$16.65**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.72	**$5.55**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.45	**$14.02**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$11.73	**$11.38**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.82	**$15.35**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.44	**$11.10**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$16.12	**$15.64**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.93	**$6.72**	($0.21)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$17.51	**$16.98**	($0.53)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$14.21	**$13.78**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$19.16	**$18.58**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.86	**$13.44**	($0.42)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$19.53	**$18.94**	($0.59)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.61	**$6.41**	($0.20)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$16.70	**$16.20**	($0.50)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$13.55	**$13.14**	($0.41)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$18.28	**$17.72**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.22	**$12.82**	($0.40)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$18.63	**$18.06**	($0.57)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.24	**$6.05**	($0.19)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$15.77	**$15.29**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.79	**$12.40**	($0.39)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$17.25	**$16.73**	($0.52)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.48	**$12.10**	($0.38)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$17.58	**$17.05**	($0.53)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.49	**$7.27**	($0.22)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$18.93	**$18.37**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$15.35	**$14.90**	($0.45)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$20.71	**$20.10**	($0.61)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.98	**$14.54**	($0.44)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$21.11	**$20.49**	($0.62)	-2.9%	1/1/2014	0.0%	-2.9%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.20	**$6.98**	($0.22)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$18.19	**$17.64**	($0.55)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$14.76	**$14.31**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$19.91	**$19.30**	($0.61)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.40	**$13.96**	($0.44)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$20.29	**$19.67**	($0.62)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.81	**$6.60**	($0.21)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$17.21	**$16.68**	($0.53)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$13.96	**$13.53**	($0.43)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$18.83	**$18.25**	($0.58)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.62	**$13.20**	($0.42)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$19.19	**$18.60**	($0.59)	-3.1%	1/1/2014	0.0%	-3.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.46**	($0.06)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.84	**$3.69**	($0.15)	-3.9%	1/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.99**	($0.13)	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$4.20	**$4.04**	($0.16)	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.92**	($0.12)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.28	**$4.11**	($0.17)	-4.0%	1/1/2014	0.0%	-4.0%
$250 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.25	**$1.22**	($0.03)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$3.16	**$3.08**	($0.08)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$2.56	**$2.50**	($0.06)	-2.3%	1/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	$3.46	**$3.37**	($0.09)	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.50	**$2.44**	($0.06)	-2.4%	1/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$3.52	**$3.44**	($0.08)	-2.3%	1/1/2014	0.0%	-2.3%
$500 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.33	**$1.29**	($0.04)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$3.36	**$3.26**	($0.10)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$2.73	**$2.64**	($0.09)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$3.68	**$3.57**	($0.11)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.66	**$2.58**	($0.08)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$3.75	**$3.64**	($0.11)	-2.9%	1/1/2014	0.0%	-2.9%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.27	**$3.16**	($0.11)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$8.26	**$7.99**	($0.27)	-3.3%	1/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$6.70	**$6.48**	($0.22)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$9.04	**$8.74**	($0.30)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.54	**$6.32**	($0.22)	-3.4%	1/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$9.21	**$8.90**	($0.31)	-3.4%	1/1/2014	0.0%	-3.4%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.09	**$3.00**	($0.09)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$7.81	**$7.58**	($0.23)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$6.33	**$6.15**	($0.18)	-2.8%	1/1/2014	0.0%	-2.8%
FAMILY 3 TIER RATES	$8.54	**$8.30**	($0.24)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.18	**$6.00**	($0.18)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$8.71	**$8.45**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$2.92	**$2.83**	($0.09)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$7.38	**$7.15**	($0.23)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$5.99	**$5.80**	($0.19)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$8.07	**$7.82**	($0.25)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.84	**$5.66**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$8.23	**$7.97**	($0.26)	-3.2%	1/1/2014	0.0%	-3.2%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.33	**$5.17**	($0.16)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$13.47	**$13.06**	($0.41)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$10.93	**$10.60**	($0.33)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$14.74	**$14.30**	($0.44)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.66	**$10.34**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$15.02	**$14.57**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.07	**$4.91**	($0.16)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$12.81	**$12.41**	($0.40)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$10.39	**$10.07**	($0.32)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$14.02	**$13.58**	($0.44)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.14	**$9.82**	($0.32)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$14.29	**$13.84**	($0.45)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$4.82	**$4.68**	($0.14)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$12.18	**$11.83**	($0.35)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$9.88	**$9.59**	($0.29)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$13.33	**$12.94**	($0.39)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.64	**$9.36**	($0.28)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$13.58	**$13.19**	($0.39)	-2.9%	1/1/2014	0.0%	-2.9%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.81	**$5.63**	($0.18)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.68	**$14.23**	($0.45)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.91	**$11.54**	($0.37)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$16.06	**$15.57**	($0.49)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.62	**$11.26**	($0.36)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$16.37	**$15.87**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.54	**$5.37**	($0.17)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$14.00	**$13.57**	($0.43)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.36	**$11.01**	($0.35)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$15.32	**$14.85**	($0.47)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.08	**$10.74**	($0.34)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$15.61	**$15.13**	($0.48)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.28	**$5.12**	($0.16)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$13.34	**$12.94**	($0.40)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$10.82	**$10.50**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$14.60	**$14.16**	($0.44)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.56	**$10.24**	($0.32)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$14.88	**$14.43**	($0.45)	-3.0%	1/1/2014	0.0%	-3.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$6.12**	($0.20)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$15.97	**$15.47**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.55**	($0.41)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$17.47	**$16.92**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$12.24**	($0.40)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$17.81	**$17.25**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.09	**$5.91**	($0.18)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$15.39	**$14.93**	($0.46)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.48	**$12.12**	($0.36)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$16.84	**$16.34**	($0.50)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.18	**$11.82**	($0.36)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$17.16	**$16.65**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$5.72	**$5.55**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.45	**$14.02**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$11.73	**$11.38**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.82	**$15.35**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.44	**$11.10**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$16.12	**$15.64**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.99	**$6.79**	($0.20)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$17.66	**$17.16**	($0.50)	-2.8%	1/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$14.33	**$13.92**	($0.41)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$19.33	**$18.77**	($0.56)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.98	**$13.58**	($0.40)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$19.70	**$19.13**	($0.57)	-2.9%	1/1/2014	0.0%	-2.9%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.68	**$6.48**	($0.20)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$16.88	**$16.37**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$13.69	**$13.28**	($0.41)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$18.47	**$17.92**	($0.55)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.36	**$12.96**	($0.40)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$18.82	**$18.26**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.35	**$6.15**	($0.20)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$16.05	**$15.54**	($0.51)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$13.02	**$12.61**	($0.41)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$17.56	**$17.00**	($0.56)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.70	**$12.30**	($0.40)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$17.89	**$17.33**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.07	**$1.03**	($0.04)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.70	**$2.60**	($0.10)	-3.7%	1/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.19	**$2.11**	($0.08)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.96	**$2.85**	($0.11)	-3.7%	1/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.14	**$2.06**	($0.08)	-3.7%	1/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.02	**$2.90**	($0.12)	-4.0%	1/1/2014	0.0%	-4.0%
$250 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.03	**$0.99**	($0.04)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$2.60	**$2.50**	($0.10)	-3.8%	1/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.11	**$2.03**	($0.08)	-3.8%	1/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$2.85	**$2.74**	($0.11)	-3.9%	1/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.06	**$1.98**	($0.08)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$2.90	**$2.79**	($0.11)	-3.8%	1/1/2014	0.0%	-3.8%
$500 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$0.97	**$0.94**	($0.03)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$2.45	**$2.38**	($0.07)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$1.99	**$1.93**	($0.06)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$2.68	**$2.60**	($0.08)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.94	**$1.88**	($0.06)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$2.73	**$2.65**	($0.08)	-2.9%	1/1/2014	0.0%	-2.9%
NEW COMMUNITY BLUE (ADVANTAGE B) - POINT OF SERVICE - (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$6.12**	($0.20)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$15.97	**$15.47**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.55**	($0.41)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$17.47	**$16.92**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$12.24**	($0.40)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$17.81	**$17.25**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.07	**$5.89**	($0.18)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$15.34	**$14.88**	($0.46)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$12.44	**$12.07**	($0.37)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$16.78	**$16.29**	($0.49)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.14	**$11.78**	($0.36)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$17.11	**$16.60**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.71	**$5.54**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.43	**$14.00**	($0.43)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$11.71	**$11.36**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.79	**$15.32**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.42	**$11.08**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$16.09	**$15.61**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.92	**$8.65**	($0.27)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$22.54	**$21.86**	($0.68)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$18.29	**$17.73**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$24.66	**$23.92**	($0.74)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.84	**$17.30**	($0.54)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$25.14	**$24.38**	($0.76)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.53	**$8.27**	($0.26)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$21.56	**$20.90**	($0.66)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$17.49	**$16.95**	($0.54)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.59	**$22.87**	($0.72)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.06	**$16.54**	($0.52)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$24.04	**$23.30**	($0.74)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.05	**$7.80**	($0.25)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$20.34	**$19.71**	($0.63)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$16.50	**$15.99**	($0.51)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$22.26	**$21.57**	($0.69)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.10	**$15.60**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$22.68	**$21.98**	($0.70)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.41	**$9.12**	($0.29)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$23.78	**$23.05**	($0.73)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$19.29	**$18.70**	($0.59)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$26.02	**$25.22**	($0.80)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.82	**$18.24**	($0.58)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$26.52	**$25.70**	($0.82)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.00	**$8.72**	($0.28)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$22.74	**$22.04**	($0.70)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$18.45	**$17.88**	($0.57)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$24.89	**$24.11**	($0.78)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.00	**$17.44**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$25.36	**$24.57**	($0.79)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.57	**$8.30**	($0.27)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$21.66	**$20.97**	($0.69)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$17.57	**$17.02**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.70	**$22.95**	($0.75)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.14	**$16.60**	($0.54)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$24.15	**$23.39**	($0.76)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.03	**$9.73**	($0.30)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$25.35	**$24.59**	($0.76)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$20.56	**$19.95**	($0.61)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$27.73	**$26.90**	($0.83)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.06	**$19.46**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$28.26	**$27.42**	($0.84)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.66	**$9.37**	($0.29)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$24.41	**$23.68**	($0.73)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$19.80	**$19.21**	($0.59)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$26.71	**$25.91**	($0.80)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.32	**$18.74**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$27.22	**$26.40**	($0.82)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.11	**$8.84**	($0.27)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$23.02	**$22.34**	($0.68)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$18.68	**$18.12**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$25.19	**$24.44**	($0.75)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.22	**$17.68**	($0.54)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$25.67	**$24.91**	($0.76)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.70	**$10.37**	($0.33)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$27.04	**$26.20**	($0.84)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$21.94	**$21.26**	($0.68)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$29.59	**$28.67**	($0.92)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.40	**$20.74**	($0.66)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$30.15	**$29.22**	($0.93)	-3.1%	1/1/2014	0.0%	-3.1%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.25	**$9.94**	($0.31)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$25.90	**$25.12**	($0.78)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$21.01	**$20.38**	($0.63)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$28.34	**$27.48**	($0.86)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.50	**$19.88**	($0.62)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$28.88	**$28.01**	($0.87)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.72	**$9.43**	($0.29)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$24.56	**$23.83**	($0.73)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$19.93	**$19.33**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$26.88	**$26.07**	($0.81)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.44	**$18.86**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$27.39	**$26.57**	($0.82)	-3.0%	1/1/2014	0.0%	-3.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.97	**$1.90**	($0.07)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$4.98	**$4.80**	($0.18)	-3.6%	1/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$4.04	**$3.90**	($0.14)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$5.45	**$5.25**	($0.20)	-3.7%	1/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.94	**$3.80**	($0.14)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$5.55	**$5.35**	($0.20)	-3.6%	1/1/2014	0.0%	-3.6%
$250 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.87	**$1.81**	($0.06)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$4.73	**$4.57**	($0.16)	-3.4%	1/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$3.83	**$3.71**	($0.12)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$5.17	**$5.00**	($0.17)	-3.3%	1/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.74	**$3.62**	($0.12)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$5.27	**$5.10**	($0.17)	-3.2%	1/1/2014	0.0%	-3.2%
$500 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.83	**$1.77**	($0.06)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$4.62	**$4.47**	($0.15)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$3.75	**$3.63**	($0.12)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$5.06	**$4.89**	($0.17)	-3.4%	1/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.66	**$3.54**	($0.12)	-3.3%	1/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$5.16	**$4.99**	($0.17)	-3.3%	1/1/2014	0.0%	-3.3%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.74	**$5.57**	($0.17)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$14.50	**$14.08**	($0.42)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$11.77	**$11.42**	($0.35)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$15.87	**$15.40**	($0.47)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.48	**$11.14**	($0.34)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$16.18	**$15.70**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.53	**$5.36**	($0.17)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$13.97	**$13.54**	($0.43)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$11.34	**$10.99**	($0.35)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$15.29	**$14.82**	($0.47)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.06	**$10.72**	($0.34)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$15.58	**$15.10**	($0.48)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.22	**$5.07**	($0.15)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$13.19	**$12.81**	($0.38)	-2.9%	1/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$10.70	**$10.39**	($0.31)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$14.43	**$14.02**	($0.41)	-2.8%	1/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.44	**$10.14**	($0.30)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$14.71	**$14.29**	($0.42)	-2.9%	1/1/2014	0.0%	-2.9%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.26	**$8.01**	($0.25)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$20.87	**$20.24**	($0.63)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$16.93	**$16.42**	($0.51)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$22.84	**$22.15**	($0.69)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.52	**$16.02**	($0.50)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$23.28	**$22.57**	($0.71)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$7.96	**$7.72**	($0.24)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$20.11	**$19.51**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$16.32	**$15.83**	($0.49)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$22.01	**$21.35**	($0.66)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.92	**$15.44**	($0.48)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$22.43	**$21.75**	($0.68)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$7.49	**$7.27**	($0.22)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$18.93	**$18.37**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$15.35	**$14.90**	($0.45)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$20.71	**$20.10**	($0.61)	-2.9%	1/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.98	**$14.54**	($0.44)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$21.11	**$20.49**	($0.62)	-2.9%	1/1/2014	0.0%	-2.9%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.82	**$8.56**	($0.26)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$22.29	**$21.63**	($0.66)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$18.08	**$17.55**	($0.53)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$24.39	**$23.67**	($0.72)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.64	**$17.12**	($0.52)	-2.9%	1/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$24.85	**$24.12**	($0.73)	-2.9%	1/1/2014	0.0%	-2.9%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.46	**$8.20**	($0.26)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$21.38	**$20.72**	($0.66)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$17.34	**$16.81**	($0.53)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.39	**$22.67**	($0.72)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.92	**$16.40**	($0.52)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$23.84	**$23.11**	($0.73)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.04	**$7.79**	($0.25)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$20.32	**$19.69**	($0.63)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$16.48	**$15.97**	($0.51)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$22.23	**$21.54**	($0.69)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.08	**$15.58**	($0.50)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$22.66	**$21.95**	($0.71)	-3.1%	1/1/2014	0.0%	-3.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.34	**$9.06**	($0.28)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$23.60	**$22.89**	($0.71)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$19.15	**$18.57**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$25.83	**$25.05**	($0.78)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.68	**$18.12**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$26.32	**$25.53**	($0.79)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$8.99	**$8.71**	($0.28)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$22.72	**$22.01**	($0.71)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$18.43	**$17.86**	($0.57)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$24.86	**$24.08**	($0.78)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.98	**$17.42**	($0.56)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$25.33	**$24.54**	($0.79)	-3.1%	1/1/2014	0.0%	-3.1%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$8.57	**$8.30**	($0.27)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$21.66	**$20.97**	($0.69)	-3.2%	1/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$17.57	**$17.02**	($0.55)	-3.1%	1/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$23.70	**$22.95**	($0.75)	-3.2%	1/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.14	**$16.60**	($0.54)	-3.2%	1/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$24.15	**$23.39**	($0.76)	-3.1%	1/1/2014	0.0%	-3.1%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.04	**$9.74**	($0.30)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$25.37	**$24.61**	($0.76)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$20.58	**$19.97**	($0.61)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$27.76	**$26.93**	($0.83)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.08	**$19.48**	($0.60)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$28.29	**$27.45**	($0.84)	-3.0%	1/1/2014	0.0%	-3.0%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.67	**$9.38**	($0.29)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$24.44	**$23.70**	($0.74)	-3.0%	1/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$19.82	**$19.23**	($0.59)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$26.74	**$25.94**	($0.80)	-3.0%	1/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.34	**$18.76**	($0.58)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$27.25	**$26.43**	($0.82)	-3.0%	1/1/2014	0.0%	-3.0%
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.20	**$8.92**	($0.28)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$23.25	**$22.54**	($0.71)	-3.1%	1/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$18.86	**$18.29**	($0.57)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$25.44	**$24.66**	($0.78)	-3.1%	1/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.40	**$17.84**	($0.56)	-3.0%	1/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$25.93	**$25.14**	($0.79)	-3.0%	1/1/2014	0.0%	-3.0%
$100 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.56	**$1.52**	($0.04)	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	$3.94	**$3.84**	($0.10)	-2.5%	1/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$3.20	**$3.12**	($0.08)	-2.5%	1/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	$4.31	**$4.20**	($0.11)	-2.6%	1/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.12	**$3.04**	($0.08)	-2.6%	1/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	$4.40	**$4.28**	($0.12)	-2.7%	1/1/2014	0.0%	-2.7%
$250 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.46**	($0.06)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.84	**$3.69**	($0.15)	-3.9%	1/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.99**	($0.13)	-4.2%	1/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$4.20	**$4.04**	($0.16)	-3.8%	1/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.92**	($0.12)	-3.9%	1/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.28	**$4.11**	($0.17)	-4.0%	1/1/2014	0.0%	-4.0%
$500 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.40	**$1.35**	($0.05)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$3.54	**$3.41**	($0.13)	-3.7%	1/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.87	**$2.77**	($0.10)	-3.5%	1/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$3.87	**$3.73**	($0.14)	-3.6%	1/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.80	**$2.70**	($0.10)	-3.6%	1/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$3.95	**$3.80**	($0.15)	-3.8%	1/1/2014	0.0%	-3.8%
DEPENDENT/STUDENT COVERAGE (Buffalo HMO and POS)							
26/26	1.0485	**1.0485**	0.0000	0.0%	1/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	1/1/2014	0.0%	0.0%

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HealthNow New York, Inc.
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Benefit Descriptions

Form Number	Product Name	Description
BS-NNY-1	Par Plus (PP)	An indemnity health care plan with first dollar coverage for hospital and medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Unpaid balances and additional benefits are subject to deductible and coinsurance.
BS-PPR-1A	PP Rider	Rider to Par Plus to Increase the Inpatient Days of Care to 120 or 365.
BS-PPR-2A	PP Rider	Rider to Par Plus to change Coinsurance to 80% or 90%.
BS-PPR-3	PP Rider	Rider to Par Plus to Increase the Deductible to $100 or $200.
BS-R-22	PP Rider	Rider to Par Plus to Add a $2,000 Additional Benefit waiver.
BS-CC-1AB	Care Plus (CP)	An indemnity health care plan with a $240 deductible for hospital and first dollar coverage for medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Unpaid balances and additional benefits are subject to deductible and coinsurance.
BS-CCR-1AB	CP Rider	Rider to Care Plus to Increase the Deductible to $300 or $500.
BS-R-79	CP Rider	Rider to delete prescription drug coverage from additional benefits. Coverage is replaced with BS-R-10A (REV), BS-R-82, or BS-SBPD-1.
BS-CCM-1 (REV)	Secure Blue (SB)	An indemnity health care plan with all benefits, hospital, medical/surgical, and additional benefits, subject to deductible and coinsurance, then paid in accordance with BSNENY schedule of allowances. Office visits are not subject to deductible and coinsurance, and are paid in full after a copayment of the lesser of $10 or 20%. Coinsurance provisions are 80% for participating physicians and 70% for non-participating physicians.
BS-R-159	SB Rider	Rider to Secure Blue to change the contract to Secure Blue Extra. Secure Blue Extra is an indemnity health care plan with first dollar coverage for hospital and medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Additional benefits are subject to deductible and coinsurance. Coinsurance provisions are 100% for participating physicians and 90%$ for non-participating physicians.
BS-R-139	SB Rider	Rider to Secure Blue Extra to Add a $240 Hospital Deductible.
BS-R-10A (REV)	Prescription Drug Rider	Prescription Drug Card with one copay for generic and brand prescriptions ${0.00 - 10.00}. Rider to health contract.
BS-R-95(REV)	Maintenance Drug Rider	Maintenance Drug Program with one copay for generic and brand prescriptions ${0.00 - 10.00}. Rider to health contract.
BS-R-82	Prescription Drug Rider	Prescription Drug Card with ${0.00 - 10.00} generic copay and ${0.00 - 10.00} brand copay. Rider to health contract.
BS-SBPD-1	Prescription Drug Contract	Freestanding drug contract with coinsurance options of 80%/20% or 50%/50% and an optional $50 deductible.
BS-MS-A	Medicare A	Medicare standard plan A.
BS-MS-B	Medicare B	Medicare standard plan B.
BS-MS-C	Medicare C	Medicare standard plan C.
BS-MS-H	Medicare H	Medicare standard plan H.

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Benefit Descriptions

Form Number	Product Name	Description
BS-MSC-1	Golden Plus	Medicare supplemental policy parts A & B.
BS-MSC-R1	Golden Plus Four	Rider to Golden Plus amends payments to BS-MSC-1.
BS-R-17	Hearing Rider	Adds hearing care benefits subject to the deductible/coinsurance provisions of the contract.
BS-R-18	Vision Rider	Vision care benefits subject to the deductible and coinsurance to a maximum of : Exam - $50; Frames - $50; Single Lenses - $40; Bifocals - $50; Trifocals - $70; Contacts - $200; Lenticular - $100.
BS-R-19	Private Duty Nursing Rider	Rider to Golden Plus to add 750 hours of Private Duty Nursing.
BS-65A	Over 65	Medicare supplemental policy to Medicare part B.
BS-DIC-2	Dental Contract	An indemnity dental care plan paid in accordance with BSNENY indemnity fee schedule.
BS-DR-7	Dental Rider	Rider to Dental to Add student to age 25 coverage.
BS-DENT-2	Dental Contract	An indemnity dental care plan paid in accordance with BSNENY fee schedule. Product includes options for coinsurance on preventative benefits and optional orthodontic coverage/ preventative @100% or 80%, with or without Orthodontics.
BS-VOLDENT	Voluntary Dental Contract	A voluntary indemnity dental care plan paid in accordance with BSNENY fee schedule.
BS-R-63	Sterilization Rider	Rider to delete coverage for sterilization to indemnity contracts.
BS-R-96	Abortion Rider	Rider to delete coverage for elective abortion to indemnity contracts.
BS-R-66 FS (REV)	Federal Mandate	COBRA - Federal Mandate
BS-R-21 A	NYS Mandate	Alcohol and Substance Abuse
BS-R-40 A	NYS Mandate	Social Work Benefits
BS-R-98 (REV)	NYS Mandate	Mammography Screening
BS-R-120	NYS Mandate	Cancer Drug Therapy
BS-R-64A	BS Mandate	Ambulatory Facility
BS-R-71	BS Mandate	Outpatient Anesthesia for Surgical & Birthing Centers
BS-R-92	BS Mandate	Amend PDN Benefits
BS-R-21	NYS M/A Rider	Alcohol and Substance Abuse
BS-R-24 (REV)	NYS M/A Rider	Hospice
BS-R-24A	NYS M/A Rider	Hospice - 210 days
BS-R-40AB	NYS M/A Rider	Social Work Benefits
BS-R-59	NYS M/A Rider	Skilled Nursing Facility
BS-R-60	NYS M/A Rider	RN Coverage
BS-SBR-7	NYS M/A Rider	AASS - Secure Blue
BS-SBR-7A	NYS M/A Rider	AASS - Secure Blue Extra
BS-SBR-END1	NYS M/A Rider	AASS - Options - SBX
HNDRUG	Prescription Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.

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Rating Regions

Indemnity Region	Counties
NENY 1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schnectady, Schoharie, Warren, Washington, Clinton, Essex
NENY 2	Dutchess, Orange, Putnam, Sullivan, Ulster

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Rates Effective 4/1/2015
Region 1

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-DIC-2 - FREESTANDING DENTAL CONTRACT							
SINGLE 2 TIER RATES	$10.42	**$9.50**	($0.92)	-8.8%	4/1/2014	0.0%	-8.8%
FAMILY 2 TIER RATES	$32.27	**$29.42**	($2.85)	-8.8%	4/1/2014	0.0%	-8.8%
FORM # BS-DR-7 - DENTAL STUDENT RIDER - ADD STUDENT COVERAGE TO AGE 25							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 1 - 80% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$17.37	**$16.71**	($0.66)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$46.93	**$45.14**	($1.79)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$35.62	**$34.27**	($1.35)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$52.49	**$50.49**	($2.00)	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$36.49	**$35.10**	($1.39)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$54.96	**$52.87**	($2.09)	-3.8%	4/1/2014	0.0%	-3.8%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 2 - 80% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$20.92	**$20.09**	($0.83)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$56.52	**$54.28**	($2.24)	-4.0%	4/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$42.90	**$41.20**	($1.70)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$63.21	**$60.70**	($2.51)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.95	**$42.21**	($1.74)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$66.19	**$63.56**	($2.63)	-4.0%	4/1/2014	0.0%	-4.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 4 - 100% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$19.72	**$18.98**	($0.74)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$53.28	**$51.28**	($2.00)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$40.44	**$38.92**	($1.52)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$59.59	**$57.35**	($2.24)	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$41.43	**$39.87**	($1.56)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$62.39	**$60.05**	($2.34)	-3.8%	4/1/2014	0.0%	-3.8%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 3 - 100% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$23.28	**$22.37**	($0.91)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$62.89	**$60.43**	($2.46)	-3.9%	4/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$47.74	**$45.88**	($1.86)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$70.34	**$67.59**	($2.75)	-3.9%	4/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.91	**$46.99**	($1.92)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$73.66	**$70.78**	($2.88)	-3.9%	4/1/2014	0.0%	-3.9%
FORM # BS-VOLDENT - VOLUNTARY DENTAL							
SINGLE 2 TIER RATES	$23.28	**$22.33**	($0.95)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$62.89	**$60.33**	($2.56)	-4.1%	4/1/2014	0.0%	-4.1%

HealthNow New York Inc.
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Rates Effective 4/1/2015
Region 1

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-R-215 - CROWN RIDER WITH $500 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$4.01	**$3.81**	($0.20)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	$10.43	**$9.91**	($0.52)	-5.0%	4/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$8.23	**$7.82**	($0.41)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$11.49	**$10.92**	($0.57)	-5.0%	4/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.03	**$7.63**	($0.40)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	$12.03	**$11.43**	($0.60)	-5.0%	4/1/2014	0.0%	-5.0%
FORM # BS-R-215 - CROWN RIDER WITH $1000 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$5.36	**$5.06**	($0.30)	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	$13.94	**$13.16**	($0.78)	-5.6%	4/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$11.00	**$10.38**	($0.62)	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	$15.36	**$14.50**	($0.86)	-5.6%	4/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.74	**$10.14**	($0.60)	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	$16.08	**$15.18**	($0.90)	-5.6%	4/1/2014	0.0%	-5.6%

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Region 2

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-DIC-2 - FREESTANDING DENTAL CONTRACT							
SINGLE 2 TIER RATES	$8.86	**$11.38**	$2.52	28.4%	4/1/2014	0.0%	28.4%
FAMILY 2 TIER RATES	$27.48	**$35.30**	$7.82	28.5%	4/1/2014	0.0%	28.5%
FORM # BS-DR-7 - DENTAL STUDENT RIDER - ADD STUDENT COVERAGE TO AGE 25							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 1 - 80% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$15.60	**$18.98**	$3.38	21.7%	4/1/2014	0.0%	21.7%
FAMILY 2 TIER RATES	$42.16	**$51.29**	$9.13	21.7%	4/1/2014	0.0%	21.7%
TWO PERSON 3 & 4 TIER RATES	$32.00	**$38.93**	$6.93	21.7%	4/1/2014	0.0%	21.7%
FAMILY 3 TIER RATES	$47.15	**$57.37**	$10.22	21.7%	4/1/2014	0.0%	21.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$32.78	**$39.88**	$7.10	21.7%	4/1/2014	0.0%	21.7%
FAMILY 4 TIER RATES	$49.38	**$60.08**	$10.70	21.7%	4/1/2014	0.0%	21.7%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 2 - 80% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$18.75	**$22.87**	$4.12	22.0%	4/1/2014	0.0%	22.0%
FAMILY 2 TIER RATES	$50.67	**$61.80**	$11.13	22.0%	4/1/2014	0.0%	22.0%
TWO PERSON 3 & 4 TIER RATES	$38.46	**$46.91**	$8.45	22.0%	4/1/2014	0.0%	22.0%
FAMILY 3 TIER RATES	$56.67	**$69.12**	$12.45	22.0%	4/1/2014	0.0%	22.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$39.40	**$48.05**	$8.65	22.0%	4/1/2014	0.0%	22.0%
FAMILY 4 TIER RATES	$59.35	**$72.39**	$13.04	22.0%	4/1/2014	0.0%	22.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 4 - 100% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$17.72	**$21.54**	$3.82	21.6%	4/1/2014	0.0%	21.6%
FAMILY 2 TIER RATES	$47.89	**$58.21**	$10.32	21.5%	4/1/2014	0.0%	21.5%
TWO PERSON 3 & 4 TIER RATES	$36.35	**$44.18**	$7.83	21.5%	4/1/2014	0.0%	21.5%
FAMILY 3 TIER RATES	$53.56	**$65.10**	$11.54	21.5%	4/1/2014	0.0%	21.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$37.23	**$45.26**	$8.03	21.6%	4/1/2014	0.0%	21.6%
FAMILY 4 TIER RATES	$56.09	**$68.18**	$12.09	21.6%	4/1/2014	0.0%	21.6%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 3 - 100% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$20.88	**$25.45**	$4.57	21.9%	4/1/2014	0.0%	21.9%
FAMILY 2 TIER RATES	$56.43	**$68.78**	$12.35	21.9%	4/1/2014	0.0%	21.9%
TWO PERSON 3 & 4 TIER RATES	$42.83	**$52.20**	$9.37	21.9%	4/1/2014	0.0%	21.9%
FAMILY 3 TIER RATES	$63.11	**$76.92**	$13.81	21.9%	4/1/2014	0.0%	21.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.87	**$53.48**	$9.61	21.9%	4/1/2014	0.0%	21.9%
FAMILY 4 TIER RATES	$66.09	**$80.55**	$14.46	21.9%	4/1/2014	0.0%	21.9%
FORM # BS-VOLDENT - VOLUNTARY DENTAL							
SINGLE 2 TIER RATES	$20.84	**$25.45**	$4.61	22.1%	4/1/2014	0.0%	22.1%
FAMILY 2 TIER RATES	$56.26	**$68.71**	$12.45	22.1%	4/1/2014	0.0%	22.1%
FORM # BS-R-215 - CROWN RIDER WITH $500 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$3.56	**$4.38**	$0.82	23.0%	4/1/2014	0.0%	23.0%
FAMILY 2 TIER RATES	$9.26	**$11.40**	$2.14	23.1%	4/1/2014	0.0%	23.1%
TWO PERSON 3 & 4 TIER RATES	$7.30	**$8.98**	$1.68	23.0%	4/1/2014	0.0%	23.0%
FAMILY 3 TIER RATES	$10.20	**$12.55**	$2.35	23.0%	4/1/2014	0.0%	23.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.12	**$8.75**	$1.63	22.9%	4/1/2014	0.0%	22.9%
FAMILY 4 TIER RATES	$10.68	**$13.14**	$2.46	23.0%	4/1/2014	0.0%	23.0%
FORM # BS-R-215 - CROWN RIDER WITH $1000 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$4.73	**$5.87**	$1.14	24.1%	4/1/2014	0.0%	24.1%
FAMILY 2 TIER RATES	$12.31	**$15.27**	$2.96	24.0%	4/1/2014	0.0%	24.0%
TWO PERSON 3 & 4 TIER RATES	$9.69	**$12.03**	$2.34	24.1%	4/1/2014	0.0%	24.1%
FAMILY 3 TIER RATES	$13.55	**$16.82**	$3.27	24.1%	4/1/2014	0.0%	24.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.45	**$11.73**	$2.28	24.1%	4/1/2014	0.0%	24.1%
FAMILY 4 TIER RATES	$14.19	**$17.61**	$3.42	24.1%	4/1/2014	0.0%	24.1%

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HMO+POS	Available Packages and Riders	Region 1	1-17
HMO	Master Group Contract	Region 1	18-21
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Benefit Descriptions

Form Number	Product Name	Description
BS-ALBHMO.6	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $15 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.7	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $10 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.8	NYS Mandated Direct Pay POS Health Plus	Adds out of network benefits to BS-ALBHMO.7. NYS Mandate. Available to Direct Pay Subscribers.
BS-ALBHMO.5	Child Health Plus	New York State Child Health Plus Product.
BS-ALBHMO.1	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $10 office visit copay option. Available to Groups.
BS-ALBHMO.2	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $15 office visit copay option. Available to Groups.
BS-R-198	Health Now Rider	A Blue Shield Mandate to be sold with BS-ALBHMO.1 and BS-ALBHMO.2, which changes benefits for outpatient surgery, rehabiliative therapy, mental health/ substance abuse, home health care, and ambulance.
BS-ALBPOS.1	Health Plus	Adds out of network benefits to Health Now. All benefits are subject to a deductible and coinsurance. Deductible options are $250, $500, or $750 per individual.
BS-R-199	Health Plus Rider	A Blue Shield Mandate to be sold with BS-ALBPOS.1 which changes benefits for rehabiliative therapy and the annual maximum.
BS-ALBHMO.10	Health Now Flex	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with optional PCP/Specialist copays of $10/10,$5/15,$0/20 or $15/15,$10/20. Available to groups.
BS-ALBPOS.10	Health Now Flex	Adds out of network benefits to Health Now Flex. All benefits are subject to a deductible, coinsurance and out of pocket limit. Deductible options are $250, $500, or $750; Coinsurance options are 20% or 25%; Out of pocket limit options are $5000 and unlimited.
BS-R-211	Health Now Flex Dental	Rider to add an annual dental exam and cleaning to the Health Now Flex contract.
BS-R-212	Health Now Flex Vision	Rider to add vision benefits to the Health Now Flex contract.
BS-R-203	Health Now Flex Chiro	Rider to add chiropractic benefits to the Health Now Flex contract.
BS-R-167	Health Now/Health Now Flex Rider	Rider to add 30 days of inpatient treatment for alcoholism and substance abuse to the Health Now contract.
BS-R-168	Health Now/Health Now Flex Rider	Rider to add coverage for mental health visits up to a total value of $1400 per person per calendar year to the Health Now contract.
BS-R-169	Health Now/Health Now Flex Rider	Rider to exclude abortion coverage to the Health Now contract.
BS-R-170	Health Now/Health Now Flex Rider	Rider to change dependent coverage to age 23.

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Benefit Descriptions

Form Number	Product Name	Description
BS-R-171	Health Now/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Now contract.
BS-R-172	Health Now/Health Now Flex Rider	Rider to add an inpatient copayment of $250 or $500 to each single confinement in a hospital, nursing home, skilled nursing facility or other facility to the Health Now contract.
BS-R-191	Health Now Rider	Rider to add vision benefits to the Helath Now contract.
BS-R-182	Health Plus/Health Now Flex Rider	Rider to delete elective abortion coverage to the Health Plus contract. To be sold with rider BS-R-169.
BS-R-183	Health Plus/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Plus contract. To be sold with rider BS-R-171.
BS-R-200	Health Plus Rider	Rider to change the coinsurance on a Health Plus contract from 75% to 80%, with an option for an out of pocket maximum.
BS-R-166	Managed Drug Rider	Prescription drug card with one copay for generic and brand prescriptions and subject to mandatory generic reimbursement. Copay options are $5, $8, $10, $5/10, 20%. or 50%.
BS-R-166END1	Managed Drug Endorsement	Rider to delete coverage of oral contraceptives from managed drug coverage.
BS-R-166END2	Managed Drug Endorsement	Rider to delete mandatory generic reimbursement from managed drug coverage.
BS-R-166END3	Managed Drug Endorsement	Rider to add a $500 individual/$1000 family annual maximum to managed drug coverage.
BS-R-166END5	Managed Drug Endorsement	Rider to add out of network prescription drug benefits at 50% with a $500 annual maximum.
BS-R-185	NYS M/A Rider	Rider to Health Plus adding benefits for Skilled Nursing Facility.
BS-R-186	NYS M/A Rider	Rider to Health Now adding Alcohol and Substance abuse coverage.
HNDRUG-HMO.1	Managed Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.
HN-ALBHMO-R-12	Vermont Rider	Rider to provide an option for HMO subscribers to add coverage for services rendered in the State of Vermont.
HN-HMO.AMEND-3	DME Amendment	Amendment to limit the maximum annual benefit for durable medical equipment, excluding oxygen and ventilators to $1,000 per person, per calendar year.
HN.HNY.GRP AND HN.HNY.IND	Healthy NY	A Health Maintenance Organization benefit providing medical coverage following New York State guidelines.
CR1E4N0022	Sizzel Rider	Rider to Waive Generic Oral Contraceptives Copay
C41A4N0016	Sizzel Rider	Rider to Wavie Inpatient Maternity Copay
C41A4N0018	Sizzel Rider	Rider to Waive Pediatric PCP Copay
LS1G4N0004	Master Group Contract	Master Group Plan to allow for coverage of domestic partners
CH1A4N0062	Dependent/Student rider	Extend dep/stud coverage to the end of the year or end of the month
AH1R4N0050	New Copay Options	Rider to add office visit, ambulance, and ER copays for ALBHMO.10
LH1R4N0052	New Copay Options	Rider to add office visit, ambulance, and ER copays for Master Group Contract
CH1R4N0054	New Copay Options	Rider to add office visit, ambulance, and ER copays for HMO 100

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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**

The number of hospice care days is limited to 210 days

C. **Medical Services**

Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**

Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only
E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 1 - HMO**	**OPTION 1 - W/POS**
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is s $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 2- HMO**	**OPTION 2 - W/POS**
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 4- HMO**	**OPTION 4 - W/POS**
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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Rating Regions

Managed Care Region	Counties
NENY 1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schnectady, Warren, Washington

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Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$10 $5/$15 $0/$20							
SINGLE 2, 3, & 4 TIER RATES	$796.38	**$743.56**	($52.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,975.02	**$1,844.03**	($130.99)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,632.58	**$1,524.30**	($108.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,156.60	**$2,013.56**	($143.04)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,592.76	**$1,487.12**	($105.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,182.88	**$2,038.10**	($144.78)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$20 $15/$15							
SINGLE 2, 3, & 4 TIER RATES	$744.84	**$695.45**	($49.39)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,847.20	**$1,724.72**	($122.48)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,526.92	**$1,425.67**	($101.25)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,017.03	**$1,883.28**	($133.75)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,489.68	**$1,390.90**	($98.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,041.61	**$1,906.23**	($135.38)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$696.24	**$650.06**	($46.18)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,726.68	**$1,612.15**	($114.53)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,427.29	**$1,332.62**	($94.67)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$1,885.42	**$1,760.36**	($125.06)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,392.48	**$1,300.12**	($92.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$1,908.39	**$1,781.81**	($126.58)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$696.24	**$650.06**	($46.18)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,726.68	**$1,612.15**	($114.53)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,427.29	**$1,332.62**	($94.67)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$1,885.42	**$1,760.36**	($125.06)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,392.48	**$1,300.12**	($92.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$1,908.39	**$1,781.81**	($126.58)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-R-167: SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.24	**$3.96**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$10.52	**$9.82**	($0.70)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.69	**$8.12**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$11.48	**$10.72**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.48	**$7.92**	($0.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$11.62	**$10.85**	($0.77)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-R-207: PROSTHETICS & ORTHOTICS RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.27	**$3.99**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$10.59	**$9.90**	($0.69)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$8.75	**$8.18**	($0.57)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$11.56	**$10.80**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.54	**$7.98**	($0.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$11.70	**$10.94**	($0.76)	-6.5%	4/1/2014	0.0%	-6.5%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-172: INPATIENT COPAY RIDER - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.39)	**($3.16)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($8.41)	**($7.84)**	$0.57	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($6.95)	**($6.48)**	$0.47	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($9.18)	**($8.56)**	$0.62	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.78)	**($6.32)**	$0.46	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($9.29)	**($8.66)**	$0.63	-6.8%	4/1/2014	0.0%	-6.8%
FORM # BS-R-172: INPATIENT COPAY RIDER - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.77)	**($6.33)**	$0.44	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($16.79)	**($15.70)**	$1.09	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($13.88)	**($12.98)**	$0.90	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($18.33)	**($17.14)**	$1.19	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.54)	**($12.66)**	$0.88	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($18.56)	**($17.35)**	$1.21	-6.5%	4/1/2014	0.0%	-6.5%
FORM # ALBHMO.10-R.4 : EMERGENCY ROOM $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.81)	**($0.76)**	$0.05	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($2.01)	**($1.88)**	$0.13	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.66)	**($1.56)**	$0.10	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($2.19)	**($2.06)**	$0.13	-5.9%	4/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.62)	**($1.52)**	$0.10	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($2.22)	**($2.08)**	$0.14	-6.3%	4/1/2014	0.0%	-6.3%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($1.47)	**($1.37)**	$0.10	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($3.65)	**($3.40)**	$0.25	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($3.01)	**($2.81)**	$0.20	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($3.98)	**($3.71)**	$0.27	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.94)	**($2.74)**	$0.20	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($4.03)	**($3.76)**	$0.27	-6.7%	4/1/2014	0.0%	-6.7%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 4/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($2.70)	**($2.52)**	$0.18	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($6.70)	**($6.25)**	$0.45	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($5.54)	**($5.17)**	$0.37	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($7.31)	**($6.82)**	$0.49	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.40)	**($5.04)**	$0.36	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($7.40)	**($6.91)**	$0.49	-6.6%	4/1/2014	0.0%	-6.6%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($1.37)	**($1.28)**	$0.09	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($3.40)	**($3.17)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($2.81)	**($2.62)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($3.71)	**($3.47)**	$0.24	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.74)	**($2.56)**	$0.18	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($3.76)	**($3.51)**	$0.25	-6.6%	4/1/2014	0.0%	-6.6%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($2.61)	**($2.43)**	$0.18	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.47)	**($6.03)**	$0.44	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($5.35)	**($4.98)**	$0.37	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($7.07)	**($6.58)**	$0.49	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.22)	**($4.86)**	$0.36	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($7.15)	**($6.66)**	$0.49	-6.9%	4/1/2014	0.0%	-6.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.56	**$26.67**	($1.89)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$70.83	**$66.14**	($4.69)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$58.55	**$54.67**	($3.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$77.34	**$72.22**	($5.12)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.12	**$53.34**	($3.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$78.28	**$73.10**	($5.18)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.40	**$24.66**	($1.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$65.47	**$61.16**	($4.31)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$54.12	**$50.55**	($3.57)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$71.49	**$66.78**	($4.71)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.80	**$49.32**	($3.48)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$72.36	**$67.59**	($4.77)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.42	**$22.79**	($1.63)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$60.56	**$56.52**	($4.04)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$50.06	**$46.72**	($3.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$66.13	**$61.72**	($4.41)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.84	**$45.58**	($3.26)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$66.94	**$62.47**	($4.47)	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.19	**$29.12**	($2.07)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$77.35	**$72.22**	($5.13)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$63.94	**$59.70**	($4.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$84.46	**$78.86**	($5.60)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.38	**$58.24**	($4.14)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$85.49	**$79.82**	($5.67)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$14.78	**$13.80**	($0.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$36.65	**$34.22**	($2.43)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$30.30	**$28.29**	($2.01)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$40.02	**$37.37**	($2.65)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.56	**$27.60**	($1.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$40.51	**$37.83**	($2.68)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.87)	**($0.81)**	$0.06	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($2.16)	**($2.01)**	$0.15	-6.9%	4/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($1.78)	**($1.66)**	$0.12	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($2.36)	**($2.19)**	$0.17	-7.2%	4/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.74)	**($1.62)**	$0.12	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($2.38)	**($2.22)**	$0.16	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.02	**$28.96**	($2.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$76.93	**$71.82**	($5.11)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$63.59	**$59.37**	($4.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$84.00	**$78.42**	($5.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.04	**$57.92**	($4.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$85.03	**$79.38**	($5.65)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.75	**$26.83**	($1.92)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$71.30	**$66.54**	($4.76)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$58.94	**$55.00**	($3.94)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$77.86	**$72.66**	($5.20)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.50	**$53.66**	($3.84)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$78.80	**$73.54**	($5.26)	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$26.71	**$24.94**	($1.77)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$66.24	**$61.85**	($4.39)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$54.76	**$51.13**	($3.63)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$72.33	**$67.54**	($4.79)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.42	**$49.88**	($3.54)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$73.21	**$68.36**	($4.85)	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$33.52	**$31.30**	($2.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$83.13	**$77.62**	($5.51)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$68.72	**$64.17**	($4.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$90.77	**$84.76**	($6.01)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$67.04	**$62.60**	($4.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$91.88	**$85.79**	($6.09)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$16.88	**$15.76**	($1.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$41.86	**$39.08**	($2.78)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$34.60	**$32.31**	($2.29)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$45.71	**$42.68**	($3.03)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$33.76	**$31.52**	($2.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$46.27	**$43.20**	($3.07)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.27	**$0.26**	($0.01)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$0.67	**$0.64**	($0.03)	-4.5%	4/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$0.55	**$0.53**	($0.02)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$0.73	**$0.70**	($0.03)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.54	**$0.52**	($0.02)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$0.74	**$0.71**	($0.03)	-4.1%	4/1/2014	0.0%	-4.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.13	**$25.33**	($1.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$67.28	**$62.82**	($4.46)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$55.62	**$51.93**	($3.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$73.47	**$68.59**	($4.88)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.26	**$50.66**	($3.60)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$74.36	**$69.43**	($4.93)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.08	**$23.41**	($1.67)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$62.20	**$58.06**	($4.14)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$51.41	**$47.99**	($3.42)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$67.92	**$63.39**	($4.53)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.16	**$46.82**	($3.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$68.74	**$64.17**	($4.57)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.09	**$21.56**	($1.53)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$57.26	**$53.47**	($3.79)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.33	**$44.20**	($3.13)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$62.53	**$58.38**	($4.15)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.18	**$43.12**	($3.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$63.29	**$59.10**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.79	**$27.82**	($1.97)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$73.88	**$68.99**	($4.89)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$61.07	**$57.03**	($4.04)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$80.67	**$75.34**	($5.33)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.58	**$55.64**	($3.94)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$81.65	**$76.25**	($5.40)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.54	**$6.10**	($0.44)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$16.22	**$15.13**	($1.09)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$13.41	**$12.51**	($0.90)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$17.71	**$16.52**	($1.19)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.08	**$12.20**	($0.88)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$17.93	**$16.72**	($1.21)	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.05	**$1.91**	($0.14)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$5.08	**$4.74**	($0.34)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$4.20	**$3.92**	($0.28)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$5.55	**$5.17**	($0.38)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.10	**$3.82**	($0.28)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$5.62	**$5.24**	($0.38)	-6.8%	4/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.50	**$27.54**	($1.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$73.16	**$68.30**	($4.86)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$60.48	**$56.46**	($4.02)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$79.89	**$74.58**	($5.31)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.00	**$55.08**	($3.92)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$80.86	**$75.49**	($5.37)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.27	**$25.46**	($1.81)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$67.63	**$63.14**	($4.49)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$55.90	**$52.19**	($3.71)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$73.85	**$68.95**	($4.90)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.54	**$50.92**	($3.62)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$74.75	**$69.79**	($4.96)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.33	**$23.65**	($1.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$62.82	**$58.65**	($4.17)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$51.93	**$48.48**	($3.45)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$68.59	**$64.04**	($4.55)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.66	**$47.30**	($3.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.43	**$64.82**	($4.61)	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.97	**$29.85**	($2.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$79.29	**$74.03**	($5.26)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$65.54	**$61.19**	($4.35)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$86.57	**$80.83**	($5.74)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.94	**$59.70**	($4.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$87.63	**$81.82**	($5.81)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.08	**$6.62**	($0.46)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$17.56	**$16.42**	($1.14)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$14.51	**$13.57**	($0.94)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$19.17	**$17.93**	($1.24)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.16	**$13.24**	($0.92)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$19.41	**$18.15**	($1.26)	-6.5%	4/1/2014	0.0%	-6.5%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.50	**$3.27**	($0.23)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$8.68	**$8.11**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$7.18	**$6.70**	($0.48)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$9.48	**$8.86**	($0.62)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.00	**$6.54**	($0.46)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$9.59	**$8.96**	($0.63)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.51	**$23.82**	($1.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$63.26	**$59.07**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$52.30	**$48.83**	($3.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$69.08	**$64.50**	($4.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.02	**$47.64**	($3.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.92	**$65.29**	($4.63)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.32	**$21.77**	($1.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$57.83	**$53.99**	($3.84)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.81	**$44.63**	($3.18)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$63.15	**$58.95**	($4.20)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.64	**$43.54**	($3.10)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$63.92	**$59.67**	($4.25)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$21.47	**$20.04**	($1.43)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$53.25	**$49.70**	($3.55)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$44.01	**$41.08**	($2.93)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$58.14	**$54.27**	($3.87)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$42.94	**$40.08**	($2.86)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$58.85	**$54.93**	($3.92)	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.86	**$26.01**	($1.85)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$69.09	**$64.50**	($4.59)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$57.11	**$53.32**	($3.79)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$75.44	**$70.44**	($5.00)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.72	**$52.02**	($3.70)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$76.36	**$71.29**	($5.07)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.60	**$5.23**	($0.37)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.89	**$12.97**	($0.92)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.48	**$10.72**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$15.16	**$14.16**	($1.00)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.20	**$10.46**	($0.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$15.35	**$14.34**	($1.01)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.01**	($0.08)	-7.3%	4/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	$2.70	**$2.50**	($0.20)	-7.4%	4/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.07**	($0.16)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$2.95	**$2.74**	($0.21)	-7.1%	4/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.02**	($0.16)	-7.3%	4/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	$2.99	**$2.77**	($0.22)	-7.4%	4/1/2014	0.0%	-7.4%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.50	**$25.68**	($1.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$68.20	**$63.69**	($4.51)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$56.38	**$52.64**	($3.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$74.47	**$69.54**	($4.93)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.00	**$51.36**	($3.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$75.38	**$70.39**	($4.99)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.51	**$23.82**	($1.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$63.26	**$59.07**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$52.30	**$48.83**	($3.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$69.08	**$64.50**	($4.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.02	**$47.64**	($3.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.92	**$65.29**	($4.63)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.52	**$21.96**	($1.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$58.33	**$54.46**	($3.87)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$48.22	**$45.02**	($3.20)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$63.69	**$59.47**	($4.22)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.04	**$43.92**	($3.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$64.47	**$60.19**	($4.28)	-6.6%	4/1/2014	0.0%	-6.6%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 4/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.92	**$27.94**	($1.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$74.20	**$69.29**	($4.91)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$61.34	**$57.28**	($4.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$81.02	**$75.66**	($5.36)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.84	**$55.88**	($3.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$82.01	**$76.58**	($5.43)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.06	**$5.66**	($0.40)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$15.03	**$14.04**	($0.99)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.42	**$11.60**	($0.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$16.41	**$15.33**	($1.08)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.12	**$11.32**	($0.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$16.61	**$15.51**	($1.10)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.47	**$2.30**	($0.17)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.13	**$5.70**	($0.43)	-7.0%	4/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$5.06	**$4.72**	($0.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$6.69	**$6.23**	($0.46)	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.94	**$4.60**	($0.34)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$6.77	**$6.30**	($0.47)	-6.9%	4/1/2014	0.0%	-6.9%
FORM # BS-R-185: POS-SKILLED NURSING FACILITY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-186: POS-SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # HN-ALBHMO-R-12: IN-NETWORK VERMONT PROVIDER RIDER Alb HMO							
SINGLE 2, 3, & 4 TIER RATES	$138.17	**$129.01**	($9.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$342.66	**$319.94**	($22.72)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$283.25	**$264.47**	($18.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$374.16	**$349.36**	($24.80)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$276.34	**$258.02**	($18.32)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$378.72	**$353.62**	($25.10)	-6.6%	4/1/2014	0.0%	-6.6%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.47	**$0.44**	($0.03)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$1.17	**$1.09**	($0.08)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$1.27	**$1.19**	($0.08)	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.94	**$0.88**	($0.06)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$1.29	**$1.21**	($0.08)	-6.2%	4/1/2014	0.0%	-6.2%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$2.43	**$2.28**	($0.15)	-6.2%	4/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$2.01	**$1.89**	($0.12)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2.65	**$2.49**	($0.16)	-6.0%	4/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.96	**$1.84**	($0.12)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$2.69	**$2.52**	($0.17)	-6.3%	4/1/2014	0.0%	-6.3%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.93	**$0.86**	($0.07)	-7.5%	4/1/2014	0.0%	-7.5%
FAMILY 2 TIER RATES	$2.31	**$2.13**	($0.18)	-7.8%	4/1/2014	0.0%	-7.8%
TWO PERSON 3 & 4 TIER RATES	$1.91	**$1.76**	($0.15)	-7.9%	4/1/2014	0.0%	-7.9%
FAMILY 3 TIER RATES	$2.52	**$2.33**	($0.19)	-7.5%	4/1/2014	0.0%	-7.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.86	**$1.72**	($0.14)	-7.5%	4/1/2014	0.0%	-7.5%
FAMILY 4 TIER RATES	$2.55	**$2.36**	($0.19)	-7.5%	4/1/2014	0.0%	-7.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.33	**$1.24**	($0.09)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$3.30	**$3.08**	($0.22)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.73	**$2.54**	($0.19)	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$3.60	**$3.36**	($0.24)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.66	**$2.48**	($0.18)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$3.65	**$3.40**	($0.25)	-6.8%	4/1/2014	0.0%	-6.8%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.62	**$1.52**	($0.10)	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$4.02	**$3.77**	($0.25)	-6.2%	4/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$3.32	**$3.12**	($0.20)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$4.39	**$4.12**	($0.27)	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.24	**$3.04**	($0.20)	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$4.44	**$4.17**	($0.27)	-6.1%	4/1/2014	0.0%	-6.1%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.36	**$2.21**	($0.15)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$5.85	**$5.48**	($0.37)	-6.3%	4/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$4.84	**$4.53**	($0.31)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$6.39	**$5.98**	($0.41)	-6.4%	4/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.72	**$4.42**	($0.30)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$6.47	**$6.06**	($0.41)	-6.3%	4/1/2014	0.0%	-6.3%
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.06	**$2.86**	($0.20)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$7.59	**$7.09**	($0.50)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$6.27	**$5.86**	($0.41)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$8.29	**$7.74**	($0.55)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.12	**$5.72**	($0.40)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$8.39	**$7.84**	($0.55)	-6.6%	4/1/2014	0.0%	-6.6%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.12	**$2.91**	($0.21)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$7.74	**$7.22**	($0.52)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$6.40	**$5.97**	($0.43)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$8.45	**$7.88**	($0.57)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.24	**$5.82**	($0.42)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$8.55	**$7.98**	($0.57)	-6.7%	4/1/2014	0.0%	-6.7%
Form # CH1A4N0062:							
dependent/student to the end of year	1.0017	**1.0017**	0.000	0.0%	4/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.000	0.0%	4/1/2014	0.0%	0.0%
Forms AH1R4N0050 and LH1R4N0052 (new copays for ALBHMO.10 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($7.11)	**($6.63)**	$0.48	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($17.63)	**($16.44)**	$1.19	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($14.58)	**($13.59)**	$0.99	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($19.25)	**($17.95)**	$1.30	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.22)	**($13.26)**	$0.96	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($19.49)	**($18.17)**	$1.32	-6.8%	4/1/2014	0.0%	-6.8%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($4.57)	**($4.26)**	$0.31	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($11.33)	**($10.56)**	$0.77	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($9.37)	**($8.73)**	$0.64	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($12.38)	**($11.54)**	$0.84	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.14)	**($8.52)**	$0.62	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($12.53)	**($11.68)**	$0.85	-6.8%	4/1/2014	0.0%	-6.8%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.39)	**($3.16)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($8.41)	**($7.84)**	$0.57	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($6.95)	**($6.48)**	$0.47	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($9.18)	**($8.56)**	$0.62	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.78)	**($6.32)**	$0.46	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($9.29)	**($8.66)**	$0.63	-6.8%	4/1/2014	0.0%	-6.8%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.41)**	$0.02	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	($1.07)	**($1.02)**	$0.05	-4.7%	4/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	4/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	($1.16)	**($1.11)**	$0.05	-4.3%	4/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	($1.18)	**($1.12)**	$0.06	-5.1%	4/1/2014	0.0%	-5.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	4/1/2014	0.0%	-5.6%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.15	**$1.08**	($0.07)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$2.85	**$2.68**	($0.17)	-6.0%	4/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$2.36	**$2.21**	($0.15)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$3.11	**$2.92**	($0.19)	-6.1%	4/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.30	**$2.16**	($0.14)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$3.15	**$2.96**	($0.19)	-6.0%	4/1/2014	0.0%	-6.0%
FORM # CH1R4N0242 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($3.06)	**($2.86)**	$0.20	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($7.59)	**($7.09)**	$0.50	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($6.27)	**($5.86)**	$0.41	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($8.29)	**($7.74)**	$0.55	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.12)	**($5.72)**	$0.40	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($8.39)	**($7.84)**	$0.55	-6.6%	4/1/2014	0.0%	-6.6%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$67.47	**$62.99**	($4.48)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$167.33	**$156.22**	($11.11)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$138.31	**$129.13**	($9.18)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$182.71	**$170.58**	($12.13)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$134.94	**$125.98**	($8.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$184.94	**$172.66**	($12.28)	-6.6%	4/1/2014	0.0%	-6.6%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$66.03	**$61.65**	($4.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$163.75	**$152.89**	($10.86)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$135.36	**$126.38**	($8.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$178.81	**$166.95**	($11.86)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$132.06	**$123.30**	($8.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$180.99	**$168.98**	($12.01)	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$23.81	**$22.23**	($1.58)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$59.05	**$55.13**	($3.92)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$48.81	**$45.57**	($3.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$64.48	**$60.20**	($4.28)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.62	**$44.46**	($3.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$65.26	**$60.93**	($4.33)	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$22.06	**$20.61**	($1.45)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$54.71	**$51.11**	($3.60)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$45.22	**$42.25**	($2.97)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$59.74	**$55.81**	($3.93)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.12	**$41.22**	($2.90)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$60.47	**$56.49**	($3.98)	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: LS1R4N0178 - HMO 200 INN 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.66)	**($6.22)**	$0.44	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($16.52)	**($15.43)**	$1.09	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($13.65)	**($12.75)**	$0.90	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($18.04)	**($16.84)**	$1.20	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.32)	**($12.44)**	$0.88	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($18.26)	**($17.05)**	$1.21	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: LS1R4N0178 Removing DME benefit - HMO 200 OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.73)	**($0.69)**	$0.04	-5.5%	4/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	($1.81)	**($1.71)**	$0.10	-5.5%	4/1/2014	0.0%	-5.5%
TWO PERSON 3 & 4 TIER RATES	($1.50)	**($1.41)**	$0.09	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($1.98)	**($1.87)**	$0.11	-5.6%	4/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.46)	**($1.38)**	$0.08	-5.5%	4/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	($2.00)	**($1.89)**	$0.11	-5.5%	4/1/2014	0.0%	-5.5%
Form Number: AH1A4N0177 Removing Standard Network							
SINGLE 2, 3, & 4 TIER RATES	($1.30)	**($1.22)**	$0.08	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($3.22)	**($3.03)**	$0.19	-5.9%	4/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($2.67)	**($2.50)**	$0.17	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($3.52)	**($3.30)**	$0.22	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.60)	**($2.44)**	$0.16	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($3.56)	**($3.34)**	$0.22	-6.2%	4/1/2014	0.0%	-6.2%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.66)	**($6.22)**	$0.44	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($16.52)	**($15.43)**	$1.09	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($13.65)	**($12.75)**	$0.90	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($18.04)	**($16.84)**	$1.20	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.32)	**($12.44)**	$0.88	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($18.26)	**($17.05)**	$1.21	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($3.55)	**($3.32)**	$0.23	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($8.80)	**($8.23)**	$0.57	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($7.28)	**($6.81)**	$0.47	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($9.61)	**($8.99)**	$0.62	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.10)	**($6.64)**	$0.46	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($9.73)	**($9.10)**	$0.63	-6.5%	4/1/2014	0.0%	-6.5%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.73)	**($0.69)**	$0.04	-5.5%	4/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	($1.81)	**($1.71)**	$0.10	-5.5%	4/1/2014	0.0%	-5.5%
TWO PERSON 3 & 4 TIER RATES	($1.50)	**($1.41)**	$0.09	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($1.98)	**($1.87)**	$0.11	-5.6%	4/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.46)	**($1.38)**	$0.08	-5.5%	4/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	($2.00)	**($1.89)**	$0.11	-5.5%	4/1/2014	0.0%	-5.5%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($17.19)	**($16.05)**	$1.14	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($42.63)	**($39.80)**	$2.83	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($35.24)	**($32.90)**	$2.34	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($46.55)	**($43.46)**	$3.09	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($34.38)	**($32.10)**	$2.28	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($47.12)	**($43.99)**	$3.13	-6.6%	4/1/2014	0.0%	-6.6%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($15.92)	**($14.86)**	$1.06	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($39.48)	**($36.85)**	$2.63	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($32.64)	**($30.46)**	$2.18	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($43.11)	**($40.24)**	$2.87	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($31.84)	**($29.72)**	$2.12	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($43.64)	**($40.73)**	$2.91	-6.7%	4/1/2014	0.0%	-6.7%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($14.59)	**($13.62)**	$0.97	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($36.18)	**($33.78)**	$2.40	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($29.91)	**($27.92)**	$1.99	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($39.51)	**($36.88)**	$2.63	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($29.18)	**($27.24)**	$1.94	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($39.99)	**($37.33)**	$2.66	-6.7%	4/1/2014	0.0%	-6.7%
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.42)	**($2.26)**	$0.16	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($6.00)	**($5.60)**	$0.40	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($4.96)	**($4.63)**	$0.33	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($6.55)	**($6.12)**	$0.43	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.84)	**($4.52)**	$0.32	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($6.63)	**($6.19)**	$0.44	-6.6%	4/1/2014	0.0%	-6.6%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.26)	**($2.12)**	$0.14	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($5.60)	**($5.26)**	$0.34	-6.1%	4/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($4.63)	**($4.35)**	$0.28	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($6.12)	**($5.74)**	$0.38	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.52)	**($4.24)**	$0.28	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($6.19)	**($5.81)**	$0.38	-6.1%	4/1/2014	0.0%	-6.1%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$3.19	**$2.98**	($0.21)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$7.91	**$7.39**	($0.52)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$6.54	**$6.11**	($0.43)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$8.64	**$8.07**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.38	**$5.96**	($0.42)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$8.74	**$8.17**	($0.57)	-6.5%	4/1/2014	0.0%	-6.5%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$1.56	**$1.45**	($0.11)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$3.87	**$3.60**	($0.27)	-7.0%	4/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$3.20	**$2.97**	($0.23)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$4.22	**$3.93**	($0.29)	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.12	**$2.90**	($0.22)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$4.28	**$3.97**	($0.31)	-7.2%	4/1/2014	0.0%	-7.2%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$2.84	**$2.65**	($0.19)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$7.04	**$6.57**	($0.47)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$5.82	**$5.43**	($0.39)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$7.69	**$7.18**	($0.51)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.68	**$5.30**	($0.38)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$7.78	**$7.26**	($0.52)	-6.7%	4/1/2014	0.0%	-6.7%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRESCRIPTION DRUG							
FORM # BS-R-166END5 - Out of Network Benefit							
SINGLE 2, 3, & 4 TIER RATES	$17.58	**$16.96**	($0.62)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$43.60	**$42.06**	($1.54)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$36.04	**$34.77**	($1.27)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$47.61	**$45.93**	($1.68)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.16	**$33.92**	($1.24)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$48.19	**$46.49**	($1.70)	-3.5%	4/1/2014	0.0%	-3.5%
FORM#s HNDRUG-HMO.1, HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
NO PAY THE DIFFERENCE							
$5 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$186.27	**$175.01**	($11.26)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$461.98	**$434.04**	($27.94)	-6.0%	4/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$381.88	**$358.80**	($23.08)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$504.44	**$473.96**	($30.48)	-6.0%	4/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$372.56	**$350.04**	($22.52)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$510.60	**$479.72**	($30.88)	-6.0%	4/1/2014	0.0%	-6.0%
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$182.07	**$180.44**	($1.63)	-0.9%	4/1/2014	0.0%	-0.9%
FAMILY 2 TIER RATES	$451.56	**$447.50**	($4.06)	-0.9%	4/1/2014	0.0%	-0.9%
TWO PERSON 3 & 4 TIER RATES	$373.26	**$369.90**	($3.36)	-0.9%	4/1/2014	0.0%	-0.9%
FAMILY 3 TIER RATES	$493.08	**$488.64**	($4.44)	-0.9%	4/1/2014	0.0%	-0.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$364.16	**$360.88**	($3.28)	-0.9%	4/1/2014	0.0%	-0.9%
FAMILY 4 TIER RATES	$499.08	**$494.58**	($4.50)	-0.9%	4/1/2014	0.0%	-0.9%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$196.25	**$188.09**	($8.16)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$486.72	**$466.48**	($20.24)	-4.2%	4/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$402.34	**$385.60**	($16.74)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$531.48	**$509.38**	($22.10)	-4.2%	4/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$392.52	**$376.20**	($16.32)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$537.94	**$515.58**	($22.36)	-4.2%	4/1/2014	0.0%	-4.2%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$180.32	**$170.50**	($9.82)	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	$447.20	**$422.84**	($24.36)	-5.4%	4/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$369.66	**$349.52**	($20.14)	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	$488.30	**$461.72**	($26.58)	-5.4%	4/1/2014	0.0%	-5.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$360.64	**$341.00**	($19.64)	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	$494.26	**$467.34**	($26.92)	-5.4%	4/1/2014	0.0%	-5.4%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$2.25	**$2.18**	($0.07)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$5.58	**$5.41**	($0.17)	-3.0%	4/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$4.61	**$4.47**	($0.14)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$6.09	**$5.90**	($0.19)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.50	**$4.36**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$6.17	**$5.98**	($0.19)	-3.1%	4/1/2014	0.0%	-3.1%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.26	**$1.22**	($0.04)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$3.12	**$3.03**	($0.09)	-2.9%	4/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$2.58	**$2.50**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$3.41	**$3.30**	($0.11)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.52	**$2.44**	($0.08)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$3.45	**$3.34**	($0.11)	-3.2%	4/1/2014	0.0%	-3.2%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.64	**$0.61**	($0.03)	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	$1.59	**$1.51**	($0.08)	-5.0%	4/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$1.31	**$1.25**	($0.06)	-4.6%	4/1/2014	0.0%	-4.6%
FAMILY 3 TIER RATES	$1.73	**$1.65**	($0.08)	-4.6%	4/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.28	**$1.22**	($0.06)	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	$1.75	**$1.67**	($0.08)	-4.6%	4/1/2014	0.0%	-4.6%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 2.5 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($5.09)	**($4.75)**	$0.34	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($12.62)	**($11.78)**	$0.84	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($10.43)	**($9.74)**	$0.69	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($13.78)	**($12.86)**	$0.92	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.18)	**($9.50)**	$0.68	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($13.95)	**($13.02)**	$0.93	-6.7%	4/1/2014	0.0%	-6.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 3 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($6.84)	**($6.39)**	$0.45	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($16.96)	**($15.85)**	$1.11	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($14.02)	**($13.10)**	$0.92	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($18.52)	**($17.30)**	$1.22	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.68)	**($12.78)**	$0.90	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($18.75)	**($17.51)**	$1.24	-6.6%	4/1/2014	0.0%	-6.6%
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	$0.00	0.0%	4/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	$0.00	0.0%	4/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	$0.00	0.0%	4/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	$0.00	0.0%	4/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of					**0.968**		
Form Number: LS3A3N0208							
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)							
Deductible							
$250	0.014	**0.014**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$500	0.024	**0.024**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: LR1A4N0230							
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)							
Deductible							
$50	0.016	**0.016**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$100	0.027	**0.027**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$250	0.056	**0.056**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$500	0.089	**0.089**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$175.27	**$163.92**	($11.35)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$434.67	**$406.52**	($28.15)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$359.30	**$336.04**	($23.26)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$474.63	**$443.90**	($30.73)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$350.54	**$327.84**	($22.70)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$480.42	**$449.30**	($31.12)	-6.5%	4/1/2014	0.0%	-6.5%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$172.71	**$164.00**	($8.71)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	$428.32	**$406.72**	($21.60)	-5.0%	4/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$354.06	**$336.20**	($17.86)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$467.70	**$444.11**	($23.59)	-5.0%	4/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$345.42	**$328.00**	($17.42)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	$473.40	**$449.52**	($23.88)	-5.0%	4/1/2014	0.0%	-5.0%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$155.25	**$144.30**	($10.95)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$385.02	**$357.86**	($27.16)	-7.1%	4/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$318.26	**$295.82**	($22.44)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$420.42	**$390.76**	($29.66)	-7.1%	4/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$310.50	**$288.60**	($21.90)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$425.54	**$395.53**	($30.01)	-7.1%	4/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($5.37)	**($5.01)**	$0.36	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($13.32)	**($12.42)**	$0.90	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($11.01)	**($10.27)**	$0.74	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($14.54)	**($13.57)**	$0.97	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.74)	**($10.02)**	$0.72	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($14.72)	**($13.73)**	$0.99	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$14.56	**$13.59**	($0.97)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$36.11	**$33.70**	($2.41)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$29.85	**$27.86**	($1.99)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$39.43	**$36.80**	($2.63)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.12	**$27.18**	($1.94)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$39.91	**$37.25**	($2.66)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$12.82	**$11.96**	($0.86)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$31.79	**$29.66**	($2.13)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$26.28	**$24.52**	($1.76)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$34.72	**$32.39**	($2.33)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.64	**$23.92**	($1.72)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$35.14	**$32.78**	($2.36)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$12.40	**$11.58**	($0.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$30.75	**$28.72**	($2.03)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$25.42	**$23.74**	($1.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$33.58	**$31.36**	($2.22)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.80	**$23.16**	($1.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$33.99	**$31.74**	($2.25)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$11.38	**$10.63**	($0.75)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$28.22	**$26.36**	($1.86)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$23.33	**$21.79**	($1.54)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$30.82	**$28.79**	($2.03)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.76	**$21.26**	($1.50)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$31.19	**$29.14**	($2.05)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$10.39	**$9.69**	($0.70)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$25.77	**$24.03**	($1.74)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$21.30	**$19.86**	($1.44)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$28.14	**$26.24**	($1.90)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.78	**$19.38**	($1.40)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$28.48	**$26.56**	($1.92)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$9.57	**$8.94**	($0.63)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$23.73	**$22.17**	($1.56)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$19.62	**$18.33**	($1.29)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$25.92	**$24.21**	($1.71)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.14	**$17.88**	($1.26)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$26.23	**$24.50**	($1.73)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$8.55	**$7.98**	($0.57)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$21.20	**$19.79**	($1.41)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$17.53	**$16.36**	($1.17)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$23.15	**$21.61**	($1.54)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.10	**$15.96**	($1.14)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$23.44	**$21.87**	($1.57)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$7.03	**$6.57**	($0.46)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$17.43	**$16.29**	($1.14)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$14.41	**$13.47**	($0.94)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$19.04	**$17.79**	($1.25)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.06	**$13.14**	($0.92)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$19.27	**$18.01**	($1.26)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.44	**$5.08**	($0.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.49	**$12.60**	($0.89)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.15	**$10.41**	($0.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$14.73	**$13.76**	($0.97)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.88	**$10.16**	($0.72)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$14.91	**$13.92**	($0.99)	-6.6%	4/1/2014	0.0%	-6.6%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 4/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$2.94	**$2.74**	($0.20)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$7.29	**$6.80**	($0.49)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$6.03	**$5.62**	($0.41)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$7.96	**$7.42**	($0.54)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.88	**$5.48**	($0.40)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$8.06	**$7.51**	($0.55)	-6.8%	4/1/2014	0.0%	-6.8%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$2.51	**$2.35**	($0.16)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$6.22	**$5.83**	($0.39)	-6.3%	4/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$5.15	**$4.82**	($0.33)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$6.80	**$6.36**	($0.44)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.02	**$4.70**	($0.32)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$6.88	**$6.44**	($0.44)	-6.4%	4/1/2014	0.0%	-6.4%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$2.43	**$2.27**	($0.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$6.03	**$5.63**	($0.40)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$4.98	**$4.65**	($0.33)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$6.58	**$6.15**	($0.43)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.86	**$4.54**	($0.32)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$6.66	**$6.22**	($0.44)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$2.18	**$2.04**	($0.14)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$5.41	**$5.06**	($0.35)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$4.47	**$4.18**	($0.29)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$5.90	**$5.52**	($0.38)	-6.4%	4/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.36	**$4.08**	($0.28)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$5.98	**$5.59**	($0.39)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.91	**$1.78**	($0.13)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$4.74	**$4.41**	($0.33)	-7.0%	4/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$3.92	**$3.65**	($0.27)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$5.17	**$4.82**	($0.35)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.82	**$3.56**	($0.26)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$5.24	**$4.88**	($0.36)	-6.9%	4/1/2014	0.0%	-6.9%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.73	**$1.62**	($0.11)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$4.29	**$4.02**	($0.27)	-6.3%	4/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$3.55	**$3.32**	($0.23)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$4.68	**$4.39**	($0.29)	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.46	**$3.24**	($0.22)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$4.74	**$4.44**	($0.30)	-6.3%	4/1/2014	0.0%	-6.3%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.41**	($0.11)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$3.77	**$3.50**	($0.27)	-7.2%	4/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.89**	($0.23)	-7.4%	4/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	$4.12	**$3.82**	($0.30)	-7.3%	4/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.82**	($0.22)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$4.17	**$3.86**	($0.31)	-7.4%	4/1/2014	0.0%	-7.4%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$1.15	**$1.08**	($0.07)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$2.85	**$2.68**	($0.17)	-6.0%	4/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$2.36	**$2.21**	($0.15)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$3.11	**$2.92**	($0.19)	-6.1%	4/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.30	**$2.16**	($0.14)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$3.15	**$2.96**	($0.19)	-6.0%	4/1/2014	0.0%	-6.0%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.84	**$0.78**	($0.06)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2.08	**$1.93**	($0.15)	-7.2%	4/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$1.72	**$1.60**	($0.12)	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2.27	**$2.11**	($0.16)	-7.0%	4/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.68	**$1.56**	($0.12)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2.30	**$2.14**	($0.16)	-7.0%	4/1/2014	0.0%	-7.0%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	4/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	4/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	4/1/2014	0.0%	-15.8%
Product Rationalization - HMO 200 - LS1G4N0004							
Chiropractic - $8 Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	4/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	4/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	4/1/2014	0.0%	-9.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Chiropractic - $15 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.29)	**($0.27)**	$0.02	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($0.72)	**($0.67)**	$0.05	-6.9%	4/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($0.59)	**($0.55)**	$0.04	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($0.79)	**($0.73)**	$0.06	-7.6%	4/1/2014	0.0%	-7.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.58)	**($0.54)**	$0.04	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($0.79)	**($0.74)**	$0.05	-6.3%	4/1/2014	0.0%	-6.3%
Chiropractic - $20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.56)	**($0.52)**	$0.04	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($1.39)	**($1.29)**	$0.10	-7.2%	4/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($1.15)	**($1.07)**	$0.08	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($1.52)	**($1.41)**	$0.11	-7.2%	4/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.12)	**($1.04)**	$0.08	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($1.53)	**($1.43)**	$0.10	-6.5%	4/1/2014	0.0%	-6.5%
Chiropractic - $25 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.77)	**($0.72)**	$0.05	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($1.91)	**($1.79)**	$0.12	-6.3%	4/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	($1.58)	**($1.48)**	$0.10	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($2.09)	**($1.95)**	$0.14	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($2.11)	**($1.97)**	$0.14	-6.6%	4/1/2014	0.0%	-6.6%
Chiropractic - $30 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.03)	**($0.96)**	$0.07	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($2.55)	**($2.38)**	$0.17	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($2.11)	**($1.97)**	$0.14	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($2.79)	**($2.60)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.06)	**($1.92)**	$0.14	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($2.82)	**($2.63)**	$0.19	-6.7%	4/1/2014	0.0%	-6.7%
Chiropractic - $40 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.27)**	$0.09	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($3.37)	**($3.15)**	$0.22	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.60)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($3.68)	**($3.44)**	$0.24	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.54)**	$0.18	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($3.73)	**($3.48)**	$0.25	-6.7%	4/1/2014	0.0%	-6.7%
Chiropractic - $50 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.80)	**($1.68)**	$0.12	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($4.46)	**($4.17)**	$0.29	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($3.69)	**($3.44)**	$0.25	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($4.87)	**($4.55)**	$0.32	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.60)	**($3.36)**	$0.24	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($4.93)	**($4.60)**	$0.33	-6.7%	4/1/2014	0.0%	-6.7%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.27)**	$0.09	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($3.37)	**($3.15)**	$0.22	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.60)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($3.68)	**($3.44)**	$0.24	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.54)**	$0.18	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($3.73)	**($3.48)**	$0.25	-6.7%	4/1/2014	0.0%	-6.7%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($3.95)	**($3.69)**	$0.26	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($9.80)	**($9.15)**	$0.65	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($8.10)	**($7.56)**	$0.54	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($10.70)	**($9.99)**	$0.71	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.90)	**($7.38)**	$0.52	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($10.83)	**($10.11)**	$0.72	-6.6%	4/1/2014	0.0%	-6.6%
PT/OT/ST - 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$1.19	**$1.11**	($0.08)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$2.95	**$2.75**	($0.20)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$2.44	**$2.28**	($0.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$3.22	**$3.01**	($0.21)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.38	**$2.22**	($0.16)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$3.26	**$3.04**	($0.22)	-6.7%	4/1/2014	0.0%	-6.7%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 4/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.47	**$0.44**	($0.03)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$1.17	**$1.09**	($0.08)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$1.27	**$1.19**	($0.08)	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.94	**$0.88**	($0.06)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$1.29	**$1.21**	($0.08)	-6.2%	4/1/2014	0.0%	-6.2%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$8	($0.08)	**($0.07)**	$0.01	-12.5%	4/1/2014	0.0%	-12.5%
$10	($0.13)	**($0.11)**	$0.02	-15.4%	4/1/2014	0.0%	-15.4%
$15	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
$20	($0.56)	**($0.52)**	$0.04	-7.1%	4/1/2014	0.0%	-7.1%
$25	($0.76)	**($0.71)**	$0.05	-6.6%	4/1/2014	0.0%	-6.6%
$30	($1.04)	**($0.97)**	$0.07	-6.7%	4/1/2014	0.0%	-6.7%
$35	($1.22)	**($1.15)**	$0.07	-5.7%	4/1/2014	0.0%	-5.7%
$40	($1.39)	**($1.30)**	$0.09	-6.5%	4/1/2014	0.0%	-6.5%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.79)	**($0.74)**	$0.05	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($1.96)	**($1.84)**	$0.12	-6.1%	4/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($1.62)	**($1.52)**	$0.10	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($2.14)	**($2.00)**	$0.14	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.58)	**($1.48)**	$0.10	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($2.17)	**($2.03)**	$0.14	-6.5%	4/1/2014	0.0%	-6.5%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.40)**	$0.02	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	4/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($1.14)	**($1.08)**	$0.06	-5.3%	4/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	($1.15)	**($1.10)**	$0.05	-4.3%	4/1/2014	0.0%	-4.3%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	4/1/2014	0.0%	-5.6%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.60)	**($0.56)**	$0.04	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($1.49)	**($1.39)**	$0.10	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($1.23)	**($1.15)**	$0.08	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($1.62)	**($1.52)**	$0.10	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.20)	**($1.12)**	$0.08	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($1.64)	**($1.53)**	$0.11	-6.7%	4/1/2014	0.0%	-6.7%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	($1.84)	**($1.74)**	$0.10	-5.4%	4/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($1.52)	**($1.44)**	$0.08	-5.3%	4/1/2014	0.0%	-5.3%
FAMILY 3 TIER RATES	($2.00)	**($1.90)**	$0.10	-5.0%	4/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.48)	**($1.40)**	$0.08	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	($2.03)	**($1.92)**	$0.11	-5.4%	4/1/2014	0.0%	-5.4%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.34)**	$0.02	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	($0.89)	**($0.84)**	$0.05	-5.6%	4/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.68)**	$0.04	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	($0.99)	**($0.93)**	$0.06	-6.1%	4/1/2014	0.0%	-6.1%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.34)**	$0.02	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	($0.89)	**($0.84)**	$0.05	-5.6%	4/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.68)**	$0.04	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	($0.99)	**($0.93)**	$0.06	-6.1%	4/1/2014	0.0%	-6.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.11	**$0.10**	($0.01)	-9.1%	4/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$0.27	**$0.25**	($0.02)	-7.4%	4/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$0.23	**$0.21**	($0.02)	-8.7%	4/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	4/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.22	**$0.20**	($0.02)	-9.1%	4/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	4/1/2014	0.0%	-10.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	4/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	4/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	4/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	4/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	4/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	4/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$4.24	**$3.96**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$6.99	**$6.52**	($0.47)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$17.34	**$16.17**	($1.17)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$14.33	**$13.37**	($0.96)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$18.93	**$17.66**	($1.27)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.98	**$13.04**	($0.94)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$19.16	**$17.87**	($1.29)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$6.70	**$6.26**	($0.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$16.62	**$15.52**	($1.10)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$13.74	**$12.83**	($0.91)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$18.14	**$16.95**	($1.19)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.40	**$12.52**	($0.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$18.36	**$17.16**	($1.20)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$6.62	**$6.18**	($0.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$16.42	**$15.33**	($1.09)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$13.57	**$12.67**	($0.90)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$17.93	**$16.74**	($1.19)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.24	**$12.36**	($0.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$18.15	**$16.94**	($1.21)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.48	**$6.04**	($0.44)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$16.07	**$14.98**	($1.09)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$13.28	**$12.38**	($0.90)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$17.55	**$16.36**	($1.19)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.96	**$12.08**	($0.88)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$17.76	**$16.56**	($1.20)	-6.8%	4/1/2014	0.0%	-6.8%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$5.90**	($0.42)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$15.67	**$14.63**	($1.04)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.10**	($0.86)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$17.11	**$15.98**	($1.13)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$11.80**	($0.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$17.32	**$16.17**	($1.15)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$6.18	**$5.78**	($0.40)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$15.33	**$14.33**	($1.00)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$12.67	**$11.85**	($0.82)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$16.74	**$15.65**	($1.09)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.36	**$11.56**	($0.80)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$16.94	**$15.84**	($1.10)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$6.02	**$5.61**	($0.41)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$14.93	**$13.91**	($1.02)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$12.34	**$11.50**	($0.84)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$16.30	**$15.19**	($1.11)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.04	**$11.22**	($0.82)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$16.50	**$15.38**	($1.12)	-6.8%	4/1/2014	0.0%	-6.8%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$5.88	**$5.49**	($0.39)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$14.58	**$13.62**	($0.96)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.05	**$11.25**	($0.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$15.92	**$14.87**	($1.05)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.76	**$10.98**	($0.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$16.12	**$15.05**	($1.07)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$5.71	**$5.34**	($0.37)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$14.16	**$13.24**	($0.92)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$11.71	**$10.95**	($0.76)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$15.46	**$14.46**	($1.00)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.42	**$10.68**	($0.74)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$15.65	**$14.64**	($1.01)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.47	**$5.11**	($0.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.57	**$12.67**	($0.90)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.21	**$10.48**	($0.73)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$14.81	**$13.84**	($0.97)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.94	**$10.22**	($0.72)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$14.99	**$14.01**	($0.98)	-6.5%	4/1/2014	0.0%	-6.5%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$5.50	**$5.13**	($0.37)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$13.64	**$12.72**	($0.92)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$11.28	**$10.52**	($0.76)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$14.89	**$13.89**	($1.00)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.00	**$10.26**	($0.74)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$15.08	**$14.06**	($1.02)	-6.8%	4/1/2014	0.0%	-6.8%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	4/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	4/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	4/1/2014	0.0%	-15.8%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$4.61	**$4.30**	($0.31)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$11.43	**$10.66**	($0.77)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$9.45	**$8.82**	($0.63)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$12.48	**$11.64**	($0.84)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.22	**$8.60**	($0.62)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$12.64	**$11.79**	($0.85)	-6.7%	4/1/2014	0.0%	-6.7%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.50	**$0.47**	($0.03)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1.24	**$1.17**	($0.07)	-5.6%	4/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$1.03	**$0.96**	($0.07)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1.35	**$1.27**	($0.08)	-5.9%	4/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1.37	**$1.29**	($0.08)	-5.8%	4/1/2014	0.0%	-5.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.57	**$0.53**	($0.04)	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1.41	**$1.31**	($0.10)	-7.1%	4/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1.17	**$1.09**	($0.08)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1.54	**$1.44**	($0.10)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.14	**$1.06**	($0.08)	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$1.56	**$1.45**	($0.11)	-7.1%	4/1/2014	0.0%	-7.1%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.27	**$0.26**	($0.01)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$0.67	**$0.64**	($0.03)	-4.5%	4/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$0.55	**$0.53**	($0.02)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$0.73	**$0.70**	($0.03)	-4.1%	4/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.54	**$0.52**	($0.02)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$0.74	**$0.71**	($0.03)	-4.1%	4/1/2014	0.0%	-4.1%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.46**	($0.03)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$1.22	**$1.14**	($0.08)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1.33	**$1.25**	($0.08)	-6.0%	4/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$1.34	**$1.26**	($0.08)	-6.0%	4/1/2014	0.0%	-6.0%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	$1.14	**$1.14**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$2.83	**$2.83**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$2.34	**$2.34**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$3.09	**$3.09**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.28	**$2.28**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$3.12	**$3.12**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM: CR1RAN0421 - Rx $15 Generic Only							
SINGLE 2, 3, & 4 TIER RATES	$74.94	**$50.28**	($24.66)	-32.9%	4/1/2014	0.0%	-32.9%
FAMILY 2 TIER RATES	$185.85	**$124.69**	($61.16)	-32.9%	4/1/2014	0.0%	-32.9%
TWO PERSON 3 & 4 TIER RATES	$153.63	**$103.07**	($50.56)	-32.9%	4/1/2014	0.0%	-32.9%
FAMILY 3 TIER RATES	$202.94	**$136.16**	($66.78)	-32.9%	4/1/2014	0.0%	-32.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$149.88	**$100.56**	($49.32)	-32.9%	4/1/2014	0.0%	-32.9%
FAMILY 4 TIER RATES	$205.41	**$137.82**	($67.59)	-32.9%	4/1/2014	0.0%	-32.9%
FORM: CR1RAN0421 - Rx $15/30%/50%							
SINGLE 2, 3, & 4 TIER RATES	$143.71	**$130.87**	($12.84)	-8.9%	4/1/2014	0.0%	-8.9%
FAMILY 2 TIER RATES	$356.40	**$324.56**	($31.84)	-8.9%	4/1/2014	0.0%	-8.9%
TWO PERSON 3 & 4 TIER RATES	$294.61	**$268.28**	($26.33)	-8.9%	4/1/2014	0.0%	-8.9%
FAMILY 3 TIER RATES	$389.17	**$354.40**	($34.77)	-8.9%	4/1/2014	0.0%	-8.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$287.42	**$261.74**	($25.68)	-8.9%	4/1/2014	0.0%	-8.9%
FAMILY 4 TIER RATES	$393.91	**$358.71**	($35.20)	-8.9%	4/1/2014	0.0%	-8.9%
FORM: CR1RAN0421 - Rx $15/50%/50%							
SINGLE 2, 3, & 4 TIER RATES	$128.93	**$113.33**	($15.60)	-12.1%	4/1/2014	0.0%	-12.1%
FAMILY 2 TIER RATES	$319.75	**$281.06**	($38.69)	-12.1%	4/1/2014	0.0%	-12.1%
TWO PERSON 3 & 4 TIER RATES	$264.31	**$232.33**	($31.98)	-12.1%	4/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	$349.14	**$306.90**	($42.24)	-12.1%	4/1/2014	0.0%	-12.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$257.86	**$226.66**	($31.20)	-12.1%	4/1/2014	0.0%	-12.1%
FAMILY 4 TIER RATES	$353.40	**$310.64**	($42.76)	-12.1%	4/1/2014	0.0%	-12.1%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$1000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$145.54	**$127.29**	($18.25)	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	$360.94	**$315.68**	($45.26)	-12.5%	4/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	$298.36	**$260.94**	($37.42)	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	$394.12	**$344.70**	($49.42)	-12.5%	4/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$291.08	**$254.58**	($36.50)	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	$398.93	**$348.90**	($50.03)	-12.5%	4/1/2014	0.0%	-12.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$2000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$148.03	**$131.59**	($16.44)	-11.1%	4/1/2014	0.0%	-11.1%
FAMILY 2 TIER RATES	$367.11	**$326.34**	($40.77)	-11.1%	4/1/2014	0.0%	-11.1%
TWO PERSON 3 & 4 TIER RATES	$303.46	**$269.76**	($33.70)	-11.1%	4/1/2014	0.0%	-11.1%
FAMILY 3 TIER RATES	$400.87	**$356.35**	($44.52)	-11.1%	4/1/2014	0.0%	-11.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$296.06	**$263.18**	($32.88)	-11.1%	4/1/2014	0.0%	-11.1%
FAMILY 4 TIER RATES	$405.75	**$360.69**	($45.06)	-11.1%	4/1/2014	0.0%	-11.1%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$3000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$149.42	**$133.80**	($15.62)	-10.5%	4/1/2014	0.0%	-10.5%
FAMILY 2 TIER RATES	$370.56	**$331.82**	($38.74)	-10.5%	4/1/2014	0.0%	-10.5%
TWO PERSON 3 & 4 TIER RATES	$306.31	**$274.29**	($32.02)	-10.5%	4/1/2014	0.0%	-10.5%
FAMILY 3 TIER RATES	$404.63	**$362.33**	($42.30)	-10.5%	4/1/2014	0.0%	-10.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$298.84	**$267.60**	($31.24)	-10.5%	4/1/2014	0.0%	-10.5%
FAMILY 4 TIER RATES	$409.56	**$366.75**	($42.81)	-10.5%	4/1/2014	0.0%	-10.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$4000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$150.34	**$135.30**	($15.04)	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	$372.84	**$335.54**	($37.30)	-10.0%	4/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$308.20	**$277.37**	($30.83)	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 3 TIER RATES	$407.12	**$366.39**	($40.73)	-10.0%	4/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$300.68	**$270.60**	($30.08)	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	$412.08	**$370.86**	($41.22)	-10.0%	4/1/2014	0.0%	-10.0%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$4.31**	$4.31	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**$10.69**	$10.69	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
TWO PERSON 3 & 4 TIER RATES	$0.00	**$8.84**	$8.84	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 3 TIER RATES	$0.00	**$11.67**	$11.67	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$8.62**	$8.62	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 4 TIER RATES	$0.00	**$11.81**	$11.81	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 4/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRIMARY/SPECIALIST COPAYS - $10/$10 (STANDARD NETWORK), $5/$15 OR $0/$20 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$796.38	**$743.56**	($52.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,975.02	**$1,844.03**	($130.99)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,632.58	**$1,524.30**	($108.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,156.60	**$2,013.56**	($143.04)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,592.76	**$1,487.12**	($105.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,182.88	**$2,038.10**	($144.78)	-6.6%	4/1/2014	0.0%	-6.6%
PRIMARY/SPECIALIST COPAYS - $10/$20 (STANDARD NETWORK), $15/$15 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$744.84	**$695.45**	($49.39)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,847.20	**$1,724.72**	($122.48)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,526.92	**$1,425.67**	($101.25)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,017.03	**$1,883.28**	($133.75)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,489.68	**$1,390.90**	($98.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,041.61	**$1,906.23**	($135.38)	-6.6%	4/1/2014	0.0%	-6.6%
ELIMINATION OF INFERTILITY COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
SUBSTANCE ABUSE INPATIENT REHABILITATION - ADDS 30 DAYS IF INPATIENT ALCOHOL AND SUBSTANCE ABUSE REHABILITATION							
SINGLE 2, 3, & 4 TIER RATES	$4.24	**$3.96**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$10.52	**$9.82**	($0.70)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.69	**$8.12**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$11.48	**$10.72**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.48	**$7.92**	($0.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$11.62	**$10.85**	($0.77)	-6.6%	4/1/2014	0.0%	-6.6%
PROSTHETICS & ORTHOTICS AT 80% In-network, 50% OON							
SINGLE 2, 3, & 4 TIER RATES	$4.27	**$3.99**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$10.59	**$9.90**	($0.69)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$8.75	**$8.18**	($0.57)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$11.56	**$10.80**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.54	**$7.98**	($0.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$11.70	**$10.94**	($0.76)	-6.5%	4/1/2014	0.0%	-6.5%
ELIMINATION OF ELECTIVE ABORTION COVERAGE(HMO)							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	4/1/2014	0.0%	-5.6%
INPATIENT COPAY - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.39)	**($3.16)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($8.41)	**($7.84)**	$0.57	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($6.95)	**($6.48)**	$0.47	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($9.18)	**($8.56)**	$0.62	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.78)	**($6.32)**	$0.46	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($9.29)	**($8.66)**	$0.63	-6.8%	4/1/2014	0.0%	-6.8%
INPATIENT COPAY - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.77)	**($6.33)**	$0.44	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($16.79)	**($15.70)**	$1.09	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($13.88)	**($12.98)**	$0.90	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($18.33)	**($17.14)**	$1.19	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.54)	**($12.66)**	$0.88	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($18.56)	**($17.35)**	$1.21	-6.5%	4/1/2014	0.0%	-6.5%
EMERGENCY ROOM @$50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.81)	**($0.76)**	$0.05	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($2.01)	**($1.88)**	$0.13	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.66)	**($1.56)**	$0.10	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($2.19)	**($2.06)**	$0.13	-5.9%	4/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.62)	**($1.52)**	$0.10	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($2.22)	**($2.08)**	$0.14	-6.3%	4/1/2014	0.0%	-6.3%
OUTPATIENT SURGERY TO: $50 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.47)	**($1.37)**	$0.10	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($3.65)	**($3.40)**	$0.25	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($3.01)	**($2.81)**	$0.20	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($3.98)	**($3.71)**	$0.27	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.94)	**($2.74)**	$0.20	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($4.03)	**($3.76)**	$0.27	-6.7%	4/1/2014	0.0%	-6.7%
OUTPATIENT SURGERY TO: $75 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.70)	**($2.52)**	$0.18	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($6.70)	**($6.25)**	$0.45	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($5.54)	**($5.17)**	$0.37	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($7.31)	**($6.82)**	$0.49	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.40)	**($5.04)**	$0.36	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($7.40)	**($6.91)**	$0.49	-6.6%	4/1/2014	0.0%	-6.6%
OUTPATIENT SURGERY TO: $50 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.37)	**($1.28)**	$0.09	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($3.40)	**($3.17)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($2.81)	**($2.62)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($3.71)	**($3.47)**	$0.24	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.74)	**($2.56)**	$0.18	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($3.76)	**($3.51)**	$0.25	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OUTPATIENT SURGERY TO: $75 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.61)	**($2.43)**	$0.18	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.47)	**($6.03)**	$0.44	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($5.35)	**($4.98)**	$0.37	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($7.07)	**($6.58)**	$0.49	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.22)	**($4.86)**	$0.36	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($7.15)	**($6.66)**	$0.49	-6.9%	4/1/2014	0.0%	-6.9%
PCP VISITS @ $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$696.24	**$650.06**	($46.18)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,726.68	**$1,612.15**	($114.53)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,427.29	**$1,332.62**	($94.67)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$1,885.42	**$1,760.36**	($125.06)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,392.48	**$1,300.12**	($92.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$1,908.39	**$1,781.81**	($126.58)	-6.6%	4/1/2014	0.0%	-6.6%
PRIMARY/SPECIALIST VISITS @$20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$696.24	**$650.06**	($46.18)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,726.68	**$1,612.15**	($114.53)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,427.29	**$1,332.62**	($94.67)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$1,885.42	**$1,760.36**	($125.06)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,392.48	**$1,300.12**	($92.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$1,908.39	**$1,781.81**	($126.58)	-6.6%	4/1/2014	0.0%	-6.6%
AMBULANCE COVERAGE @ $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	4/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	4/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	4/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	4/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	4/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	4/1/2014	0.0%	-16.7%
AMBULANCE COVERAGE @ $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.20)**	$0.03	-13.0%	4/1/2014	0.0%	-13.0%
FAMILY 2 TIER RATES	($0.57)	**($0.50)**	$0.07	-12.3%	4/1/2014	0.0%	-12.3%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.41)**	$0.06	-12.8%	4/1/2014	0.0%	-12.8%
FAMILY 3 TIER RATES	($0.62)	**($0.54)**	$0.08	-12.9%	4/1/2014	0.0%	-12.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.40)**	$0.06	-13.0%	4/1/2014	0.0%	-13.0%
FAMILY 4 TIER RATES	($0.63)	**($0.55)**	$0.08	-12.7%	4/1/2014	0.0%	-12.7%
ADD COVERAGE TO DOMESTIC PARTNERS (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DME AT 50% COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($1.79)	**($1.68)**	$0.11	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($4.44)	**($4.17)**	$0.27	-6.1%	4/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($3.67)	**($3.44)**	$0.23	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($4.85)	**($4.55)**	$0.30	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.58)	**($3.36)**	$0.22	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($4.91)	**($4.60)**	$0.31	-6.3%	4/1/2014	0.0%	-6.3%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	($2.38)	**($2.22)**	$0.16	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($5.90)	**($5.51)**	$0.39	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($4.88)	**($4.55)**	$0.33	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($6.45)	**($6.01)**	$0.44	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.76)	**($4.44)**	$0.32	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($6.52)	**($6.09)**	$0.43	-6.6%	4/1/2014	0.0%	-6.6%
PROSTHETICS AND ORTHOTICS AT 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	4/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	4/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	4/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	4/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	4/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	4/1/2014	0.0%	-16.7%
SNF - 50 DAYS COVERAGE PER CALENDAR YEAR							
SINGLE 2, 3, & 4 TIER RATES	($0.97)	**($0.91)**	$0.06	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($2.41)	**($2.26)**	$0.15	-6.2%	4/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($1.99)	**($1.87)**	$0.12	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($2.63)	**($2.46)**	$0.17	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.94)	**($1.82)**	$0.12	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($2.66)	**($2.49)**	$0.17	-6.4%	4/1/2014	0.0%	-6.4%
OUTPATIENT SURGERY IN A PHYSICIAN'S OFFICE AT $25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.30)	**($1.22)**	$0.08	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($3.22)	**($3.03)**	$0.19	-5.9%	4/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($2.67)	**($2.50)**	$0.17	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($3.52)	**($3.30)**	$0.22	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.60)	**($2.44)**	$0.16	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($3.56)	**($3.34)**	$0.22	-6.2%	4/1/2014	0.0%	-6.2%
HOME HEALTH CARE AT $10 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.40)	**($0.35)**	$0.05	-12.5%	4/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.29)**	$0.04	-12.1%	4/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	($0.43)	**($0.38)**	$0.05	-11.6%	4/1/2014	0.0%	-11.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.28)**	$0.04	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.44)	**($0.38)**	$0.06	-13.6%	4/1/2014	0.0%	-13.6%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 4/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE AT $15 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	4/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	4/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	4/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	4/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	4/1/2014	0.0%	-4.8%
HOME HEALTH CARE AT $20 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.47)	**($0.44)**	$0.03	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	($1.17)	**($1.09)**	$0.08	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($0.96)	**($0.90)**	$0.06	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($1.27)	**($1.19)**	$0.08	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.94)	**($0.88)**	$0.06	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	($1.29)	**($1.21)**	$0.08	-6.2%	4/1/2014	0.0%	-6.2%
$5/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$5/$10							
SINGLE 2, 3, & 4 TIER RATES	$826.27	**$771.47**	($54.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,049.15	**$1,913.25**	($135.90)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,693.85	**$1,581.51**	($112.34)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,237.54	**$2,089.14**	($148.40)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,652.54	**$1,542.94**	($109.60)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,264.81	**$2,114.60**	($150.21)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$827.31	**$772.44**	($54.87)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,051.73	**$1,915.65**	($136.08)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,695.99	**$1,583.50**	($112.49)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,240.36	**$2,091.77**	($148.59)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,654.62	**$1,544.88**	($109.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,267.66	**$2,117.26**	($150.40)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$822.67	**$768.11**	($54.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,040.22	**$1,904.91**	($135.31)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,686.47	**$1,574.63**	($111.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,227.79	**$2,080.04**	($147.75)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,645.34	**$1,536.22**	($109.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,254.94	**$2,105.39**	($149.55)	-6.6%	4/1/2014	0.0%	-6.6%
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$821.23	**$766.76**	($54.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,036.65	**$1,901.56**	($135.09)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,683.52	**$1,571.86**	($111.66)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,223.89	**$2,076.39**	($147.50)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,642.46	**$1,533.52**	($108.94)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,250.99	**$2,101.69**	($149.30)	-6.6%	4/1/2014	0.0%	-6.6%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$816.42	**$762.27**	($54.15)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,024.72	**$1,890.43**	($134.29)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,673.66	**$1,562.65**	($111.01)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,210.87	**$2,064.23**	($146.64)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,632.84	**$1,524.54**	($108.30)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,237.81	**$2,089.38**	($148.43)	-6.6%	4/1/2014	0.0%	-6.6%
$0/15 or $5/10							
SINGLE 2, 3, & 4 TIER RATES	$826.79	**$771.96**	($54.83)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,050.44	**$1,914.46**	($135.98)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,694.92	**$1,582.52**	($112.40)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,238.95	**$2,090.47**	($148.48)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,653.58	**$1,543.92**	($109.66)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,266.23	**$2,115.94**	($150.29)	-6.6%	4/1/2014	0.0%	-6.6%
$10/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$10/$10							
SINGLE 2, 3, & 4 TIER RATES	$796.38	**$743.56**	($52.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,975.02	**$1,844.03**	($130.99)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,632.58	**$1,524.30**	($108.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,156.60	**$2,013.56**	($143.04)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,592.76	**$1,487.12**	($105.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,182.88	**$2,038.10**	($144.78)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$802.32	**$749.11**	($53.21)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,989.75	**$1,857.79**	($131.96)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,644.76	**$1,535.68**	($109.08)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,172.68	**$2,028.59**	($144.09)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,604.64	**$1,498.22**	($106.42)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,199.16	**$2,053.31**	($145.85)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$797.19	**$744.31**	($52.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,977.03	**$1,845.89**	($131.14)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,634.24	**$1,525.84**	($108.40)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,158.79	**$2,015.59**	($143.20)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,594.38	**$1,488.62**	($105.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,185.10	**$2,040.15**	($144.95)	-6.6%	4/1/2014	0.0%	-6.6%

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Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$795.61	**$742.85**	($52.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,973.11	**$1,842.27**	($130.84)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,631.00	**$1,522.84**	($108.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,154.51	**$2,011.64**	($142.87)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,591.22	**$1,485.70**	($105.52)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,180.77	**$2,036.15**	($144.62)	-6.6%	4/1/2014	0.0%	-6.6%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$790.36	**$737.94**	($52.42)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,960.09	**$1,830.09**	($130.00)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,620.24	**$1,512.78**	($107.46)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,140.29	**$1,998.34**	($141.95)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,580.72	**$1,475.88**	($104.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,166.38	**$2,022.69**	($143.69)	-6.6%	4/1/2014	0.0%	-6.6%
$15/$15 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$15/$15							
SINGLE 2, 3, & 4 TIER RATES	$755.43	**$705.32**	($50.11)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,873.47	**$1,749.19**	($124.28)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,548.63	**$1,445.91**	($102.72)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,045.70	**$1,910.01**	($135.69)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,510.86	**$1,410.64**	($100.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,070.63	**$1,933.28**	($137.35)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$770.59	**$719.48**	($51.11)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,911.06	**$1,784.31**	($126.75)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,579.71	**$1,474.93**	($104.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,086.76	**$1,948.35**	($138.41)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,541.18	**$1,438.96**	($102.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,112.19	**$1,972.09**	($140.10)	-6.6%	4/1/2014	0.0%	-6.6%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$763.30	**$712.68**	($50.62)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,892.98	**$1,767.45**	($125.53)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,564.77	**$1,460.99**	($103.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,067.02	**$1,929.94**	($137.08)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,526.60	**$1,425.36**	($101.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,092.21	**$1,953.46**	($138.75)	-6.6%	4/1/2014	0.0%	-6.6%
$10/$20							
SINGLE 2, 3, & 4 TIER RATES	$756.44	**$706.27**	($50.17)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$1,875.97	**$1,751.55**	($124.42)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,550.70	**$1,447.85**	($102.85)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,048.44	**$1,912.58**	($135.86)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,512.88	**$1,412.54**	($100.34)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,073.40	**$1,935.89**	($137.51)	-6.6%	4/1/2014	0.0%	-6.6%
DEPENDENT/STUDENT COVERAGE (HMO)							
26/26	1.0170	**1.0170**	0.0000	0.0%	4/1/2014	0.0%	0.0%
Form HNPOS-2 to add the out-of-network deductible/coinsurance/out-of-pocket maximum option of $500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$39.64	**$37.00**	($2.64)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$98.31	**$91.76**	($6.55)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$81.26	**$75.85**	($5.41)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$107.35	**$100.20**	($7.15)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$79.28	**$74.00**	($5.28)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$108.65	**$101.42**	($7.23)	-6.7%	4/1/2014	0.0%	-6.7%

HealthNow New York Inc.
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Master Group Contract
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Large Group File and Approve
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.56	**$26.67**	($1.89)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$70.83	**$66.14**	($4.69)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$58.55	**$54.67**	($3.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$77.34	**$72.22**	($5.12)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.12	**$53.34**	($3.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$78.28	**$73.10**	($5.18)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.40	**$24.66**	($1.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$65.47	**$61.16**	($4.31)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$54.12	**$50.55**	($3.57)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$71.49	**$66.78**	($4.71)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.80	**$49.32**	($3.48)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$72.36	**$67.59**	($4.77)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.42	**$22.79**	($1.63)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$60.56	**$56.52**	($4.04)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$50.06	**$46.72**	($3.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$66.13	**$61.72**	($4.41)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.84	**$45.58**	($3.26)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$66.94	**$62.47**	($4.47)	-6.7%	4/1/2014	0.0%	-6.7%
POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.19	**$29.12**	($2.07)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$77.35	**$72.22**	($5.13)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$63.94	**$59.70**	($4.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$84.46	**$78.86**	($5.60)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.38	**$58.24**	($4.14)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$85.49	**$79.82**	($5.67)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$14.78	**$13.80**	($0.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$36.65	**$34.22**	($2.43)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$30.30	**$28.29**	($2.01)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$40.02	**$37.37**	($2.65)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.56	**$27.60**	($1.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$40.51	**$37.83**	($2.68)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.87)	**($0.81)**	$0.06	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($2.16)	**($2.01)**	$0.15	-6.9%	4/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($1.78)	**($1.66)**	$0.12	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($2.36)	**($2.19)**	$0.17	-7.2%	4/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.74)	**($1.62)**	$0.12	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($2.38)	**($2.22)**	$0.16	-6.7%	4/1/2014	0.0%	-6.7%
POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.02	**$28.96**	($2.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$76.93	**$71.82**	($5.11)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$63.59	**$59.37**	($4.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$84.00	**$78.42**	($5.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.04	**$57.92**	($4.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$85.03	**$79.38**	($5.65)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.75	**$26.83**	($1.92)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$71.30	**$66.54**	($4.76)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$58.94	**$55.00**	($3.94)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$77.86	**$72.66**	($5.20)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.50	**$53.66**	($3.84)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$78.80	**$73.54**	($5.26)	-6.7%	4/1/2014	0.0%	-6.7%
POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$26.71	**$24.94**	($1.77)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$66.24	**$61.85**	($4.39)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$54.76	**$51.13**	($3.63)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$72.33	**$67.54**	($4.79)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.42	**$49.88**	($3.54)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$73.21	**$68.36**	($4.85)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$33.52	**$31.30**	($2.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$83.13	**$77.62**	($5.51)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$68.72	**$64.17**	($4.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$90.77	**$84.76**	($6.01)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$67.04	**$62.60**	($4.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$91.88	**$85.79**	($6.09)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$16.88	**$15.76**	($1.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$41.86	**$39.08**	($2.78)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$34.60	**$32.31**	($2.29)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$45.71	**$42.68**	($3.03)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$33.76	**$31.52**	($2.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$46.27	**$43.20**	($3.07)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.27	**$0.26**	($0.01)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$0.67	**$0.64**	($0.03)	-4.5%	4/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$0.55	**$0.53**	($0.02)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$0.73	**$0.70**	($0.03)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.54	**$0.52**	($0.02)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$0.74	**$0.71**	($0.03)	-4.1%	4/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.13	**$25.33**	($1.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$67.28	**$62.82**	($4.46)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$55.62	**$51.93**	($3.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$73.47	**$68.59**	($4.88)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.26	**$50.66**	($3.60)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$74.36	**$69.43**	($4.93)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.08	**$23.41**	($1.67)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$62.20	**$58.06**	($4.14)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$51.41	**$47.99**	($3.42)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$67.92	**$63.39**	($4.53)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.16	**$46.82**	($3.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$68.74	**$64.17**	($4.57)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.09	**$21.56**	($1.53)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$57.26	**$53.47**	($3.79)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.33	**$44.20**	($3.13)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$62.53	**$58.38**	($4.15)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.18	**$43.12**	($3.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$63.29	**$59.10**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.79	**$27.82**	($1.97)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$73.88	**$68.99**	($4.89)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$61.07	**$57.03**	($4.04)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$80.67	**$75.34**	($5.33)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.58	**$55.64**	($3.94)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$81.65	**$76.25**	($5.40)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.54	**$6.10**	($0.44)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$16.22	**$15.13**	($1.09)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$13.41	**$12.51**	($0.90)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$17.71	**$16.52**	($1.19)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.08	**$12.20**	($0.88)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$17.93	**$16.72**	($1.21)	-6.7%	4/1/2014	0.0%	-6.7%
POS - $250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.05	**$1.91**	($0.14)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$5.08	**$4.74**	($0.34)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$4.20	**$3.92**	($0.28)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$5.55	**$5.17**	($0.38)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.10	**$3.82**	($0.28)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$5.62	**$5.24**	($0.38)	-6.8%	4/1/2014	0.0%	-6.8%
POS - $250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.50	**$27.54**	($1.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$73.16	**$68.30**	($4.86)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$60.48	**$56.46**	($4.02)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$79.89	**$74.58**	($5.31)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.00	**$55.08**	($3.92)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$80.86	**$75.49**	($5.37)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.27	**$25.46**	($1.81)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$67.63	**$63.14**	($4.49)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$55.90	**$52.19**	($3.71)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$73.85	**$68.95**	($4.90)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.54	**$50.92**	($3.62)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$74.75	**$69.79**	($4.96)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.33	**$23.65**	($1.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$62.82	**$58.65**	($4.17)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$51.93	**$48.48**	($3.45)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$68.59	**$64.04**	($4.55)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.66	**$47.30**	($3.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.43	**$64.82**	($4.61)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.97	**$29.85**	($2.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$79.29	**$74.03**	($5.26)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$65.54	**$61.19**	($4.35)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$86.57	**$80.83**	($5.74)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.94	**$59.70**	($4.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$87.63	**$81.82**	($5.81)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.08	**$6.62**	($0.46)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$17.56	**$16.42**	($1.14)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$14.51	**$13.57**	($0.94)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$19.17	**$17.93**	($1.24)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.16	**$13.24**	($0.92)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$19.41	**$18.15**	($1.26)	-6.5%	4/1/2014	0.0%	-6.5%
POS - $250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.50	**$3.27**	($0.23)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$8.68	**$8.11**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$7.18	**$6.70**	($0.48)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$9.48	**$8.86**	($0.62)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.00	**$6.54**	($0.46)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$9.59	**$8.96**	($0.63)	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.51	**$23.82**	($1.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$63.26	**$59.07**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$52.30	**$48.83**	($3.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$69.08	**$64.50**	($4.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.02	**$47.64**	($3.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.92	**$65.29**	($4.63)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.32	**$21.77**	($1.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$57.83	**$53.99**	($3.84)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.81	**$44.63**	($3.18)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$63.15	**$58.95**	($4.20)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.64	**$43.54**	($3.10)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$63.92	**$59.67**	($4.25)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$21.47	**$20.04**	($1.43)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$53.25	**$49.70**	($3.55)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$44.01	**$41.08**	($2.93)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$58.14	**$54.27**	($3.87)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$42.94	**$40.08**	($2.86)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$58.85	**$54.93**	($3.92)	-6.7%	4/1/2014	0.0%	-6.7%
POS - $500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.86	**$26.01**	($1.85)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$69.09	**$64.50**	($4.59)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$57.11	**$53.32**	($3.79)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$75.44	**$70.44**	($5.00)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.72	**$52.02**	($3.70)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$76.36	**$71.29**	($5.07)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.60	**$5.23**	($0.37)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.89	**$12.97**	($0.92)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.48	**$10.72**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$15.16	**$14.16**	($1.00)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.20	**$10.46**	($0.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$15.35	**$14.34**	($1.01)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.01**	($0.08)	-7.3%	4/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	$2.70	**$2.50**	($0.20)	-7.4%	4/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.07**	($0.16)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$2.95	**$2.74**	($0.21)	-7.1%	4/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.02**	($0.16)	-7.3%	4/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	$2.99	**$2.77**	($0.22)	-7.4%	4/1/2014	0.0%	-7.4%
POS - $500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.50	**$25.68**	($1.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$68.20	**$63.69**	($4.51)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$56.38	**$52.64**	($3.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$74.47	**$69.54**	($4.93)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.00	**$51.36**	($3.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$75.38	**$70.39**	($4.99)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.51	**$23.82**	($1.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$63.26	**$59.07**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$52.30	**$48.83**	($3.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$69.08	**$64.50**	($4.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.02	**$47.64**	($3.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.92	**$65.29**	($4.63)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.52	**$21.96**	($1.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$58.33	**$54.46**	($3.87)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$48.22	**$45.02**	($3.20)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$63.69	**$59.47**	($4.22)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.04	**$43.92**	($3.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$64.47	**$60.19**	($4.28)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.92	**$27.94**	($1.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$74.20	**$69.29**	($4.91)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$61.34	**$57.28**	($4.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$81.02	**$75.66**	($5.36)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.84	**$55.88**	($3.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$82.01	**$76.58**	($5.43)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.06	**$5.66**	($0.40)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$15.03	**$14.04**	($0.99)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.42	**$11.60**	($0.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$16.41	**$15.33**	($1.08)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.12	**$11.32**	($0.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$16.61	**$15.51**	($1.10)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.47	**$2.30**	($0.17)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.13	**$5.70**	($0.43)	-7.0%	4/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$5.06	**$4.72**	($0.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$6.69	**$6.23**	($0.46)	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.94	**$4.60**	($0.34)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$6.77	**$6.30**	($0.47)	-6.9%	4/1/2014	0.0%	-6.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
ELIMINATION OF ELECTIVE ABORTION COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	4/1/2014	0.0%	-5.6%
ELIMINATION OF INFERTILITY COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DME @50% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.40)**	$0.02	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	4/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($1.14)	**($1.08)**	$0.06	-5.3%	4/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	($1.15)	**($1.10)**	$0.05	-4.3%	4/1/2014	0.0%	-4.3%
DOMESTIC PARTNER RATE (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
SNF AT 50 DAYS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.07)	**($0.06)**	$0.01	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	($0.17)	**($0.15)**	$0.02	-11.8%	4/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	4/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	4/1/2014	0.0%	-15.8%
SNF UNLIMITED AT 80% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.08)	**($0.07)**	$0.01	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.20)	**($0.17)**	$0.03	-15.0%	4/1/2014	0.0%	-15.0%
TWO PERSON 3 & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	4/1/2014	0.0%	-13.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	4/1/2014	0.0%	-13.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.34)**	$0.01	-2.9%	4/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($0.87)	**($0.84)**	$0.03	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.70)**	$0.02	-2.8%	4/1/2014	0.0%	-2.8%
FAMILY 3 TIER RATES	($0.95)	**($0.92)**	$0.03	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.68)**	$0.02	-2.9%	4/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($0.96)	**($0.93)**	$0.03	-3.1%	4/1/2014	0.0%	-3.1%
DEPENDENT/STUDENT COVERAGE (POS)							
26/26	1.0170	**1.0170**	0.0000	0.0%	4/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%

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HMO+POS	Available Packages and Riders	Region 3	1-17
HMO	Master Group Contract	Region 3	18-21
POS	Master Group Contract	Region 3	22-25

HealthNow New York, Inc.
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Benefit Descriptions

Form Number	Product Name	Description
BS-ALBHMO.6	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $15 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.7	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $10 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.8	NYS Mandated Direct Pay POS Health Plus	Adds out of network benefits to BS-ALBHMO.7. NYS Mandate. Available to Direct Pay Subscribers.
BS-ALBHMO.5	Child Health Plus	New York State Child Health Plus Product.
BS-ALBHMO.1	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $10 office visit copay option. Available to Groups.
BS-ALBHMO.2	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $15 office visit copay option. Available to Groups.
BS-R-198	Health Now Rider	A Blue Shield Mandate to be sold with BS-ALBHMO.1 and BS-ALBHMO.2, which changes benefits for outpatient surgery, rehabiliative therapy, mental health/ substance abuse, home health care, and ambulance.
BS-ALBPOS.1	Health Plus	Adds out of network benefits to Health Now. All benefits are subject to a deductible and coinsurance. Deductible options are $250, $500, or $750 per individual.
BS-R-199	Health Plus Rider	A Blue Shield Mandate to be sold with BS-ALBPOS.1 which changes benefits for rehabiliative therapy and the annual maximum.
BS-ALBHMO.10	Health Now Flex	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with optional PCP/Specialist copays of $10/10,$5/15,$0/20 or $15/15,$10/20. Available to groups.
BS-ALBPOS.10	Health Now Flex	Adds out of network benefits to Health Now Flex. All benefits are subject to a deductible, coinsurance and out of pocket limit. Deductible options are $250, $500, or $750; Coinsurance options are 20% or 25%; Out of pocket limit options are $5000 and unlimited.
BS-R-211	Health Now Flex Dental	Rider to add an annual dental exam and cleaning to the Health Now Flex contract.
BS-R-212	Health Now Flex Vision	Rider to add vision benefits to the Health Now Flex contract.
BS-R-203	Health Now Flex Chiro	Rider to add chiropractic benefits to the Health Now Flex contract.
BS-R-167	Health Now/Health Now Flex Rider	Rider to add 30 days of inpatient treatment for alcoholism and substance abuse to the Health Now contract.
BS-R-168	Health Now/Health Now Flex Rider	Rider to add coverage for mental health visits up to a total value of $1400 per person per calendar year to the Health Now contract.
BS-R-169	Health Now/Health Now Flex Rider	Rider to exclude abortion coverage to the Health Now contract.
BS-R-170	Health Now/Health Now Flex Rider	Rider to change dependent coverage to age 23.

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Benefit Descriptions

Form Number	Product Name	Description
BS-R-171	Health Now/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Now contract.
BS-R-172	Health Now/Health Now Flex Rider	Rider to add an inpatient copayment of $250 or $500 to each single confinement in a hospital, nursing home, skilled nursing facility or other facility to the Health Now contract.
BS-R-191	Health Now Rider	Rider to add vision benefits to the Helath Now contract.
BS-R-182	Health Plus/Health Now Flex Rider	Rider to delete elective abortion coverage to the Health Plus contract. To be sold with rider BS-R-169.
BS-R-183	Health Plus/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Plus contract. To be sold with rider BS-R-171.
BS-R-200	Health Plus Rider	Rider to change the coinsurance on a Health Plus contract from 75% to 80%, with an option for an out of pocket maximum.
BS-R-166	Managed Drug Rider	Prescription drug card with one copay for generic and brand prescriptions and subject to mandatory generic reimbursement. Copay options are $5, $8, $10, $5/10, 20%. or 50%.
BS-R-166END1	Managed Drug Endorsement	Rider to delete coverage of oral contraceptives from managed drug coverage.
BS-R-166END2	Managed Drug Endorsement	Rider to delete mandatory generic reimbursement from managed drug coverage.
BS-R-166END3	Managed Drug Endorsement	Rider to add a $500 individual/$1000 family annual maximum to managed drug coverage.
BS-R-166END5	Managed Drug Endorsement	Rider to add out of network prescription drug benefits at 50% with a $500 annual maximum.
BS-R-185	NYS M/A Rider	Rider to Health Plus adding benefits for Skilled Nursing Facility.
BS-R-186	NYS M/A Rider	Rider to Health Now adding Alcohol and Substance abuse coverage.
HNDRUG-HMO.1	Managed Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.
HN-ALBHMO-R-12	Vermont Rider	Rider to provide an option for HMO subscribers to add coverage for services rendered in the State of Vermont.
HN-HMO.AMEND-3	DME Amendment	Amendment to limit the maximum annual benefit for durable medical equipment, excluding oxygen and ventilators to $1,000 per person, per calendar year.
HN.HNY.GRP AND HN.HNY.IND	Healthy NY	A Health Maintenance Organization benefit providing medical coverage following New York State guidelines.
CR1E4N0022	Sizzel Rider	Rider to Waive Generic Oral Contraceptives Copay
C41A4N0016	Sizzel Rider	Rider to Wavie Inpatient Maternity Copay
C41A4N0018	Sizzel Rider	Rider to Waive Pediatric PCP Copay
LS1G4N0004	Master Group Contract	Master Group Plan to allow for coverage of domestic partners
CH1A4N0062	Dependent/Student rider	Extend dep/stud coverage to the end of the year or end of the month
AH1R4N0050	New Copay Options	Rider to add office visit, ambulance, and ER copays for ALBHMO.10
LH1R4N0052	New Copay Options	Rider to add office visit, ambulance, and ER copays for Master Group Contract
CH1R4N0054	New Copay Options	Rider to add office visit, ambulance, and ER copays for HMO 100

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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**

The number of hospice care days is limited to 210 days

C. **Medical Services**

Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**

Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only
E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 1 - HMO**	**OPTION 1 - W/POS**
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is s $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 2- HMO**	**OPTION 2 - W/POS**
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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Master Group Contract
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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 4- HMO**	**OPTION 4 - W/POS**
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annuallv.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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Rating Regions

Managed Care Region	Counties
NENY 3	Clinton, Essex

HealthNow New York Inc.
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Northeastern New York
Rates Effective 4/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$10 $5/$15 $0/$20							
SINGLE 2, 3, & 4 TIER RATES	$932.33	**$870.49**	($61.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,312.18	**$2,158.82**	($153.36)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,911.28	**$1,784.50**	($126.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,524.75	**$2,357.29**	($167.46)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,864.66	**$1,740.98**	($123.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,555.52	**$2,386.01**	($169.51)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$20 $15/$15							
SINGLE 2, 3, & 4 TIER RATES	$872.06	**$814.22**	($57.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,162.71	**$2,019.27**	($143.44)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,787.72	**$1,669.15**	($118.57)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,361.54	**$2,204.91**	($156.63)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,744.12	**$1,628.44**	($115.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,390.32	**$2,231.78**	($158.54)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$815.06	**$761.00**	($54.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,021.35	**$1,887.28**	($134.07)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,670.87	**$1,560.05**	($110.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,207.18	**$2,060.79**	($146.39)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,630.12	**$1,522.00**	($108.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,234.08	**$2,085.90**	($148.18)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$815.06	**$761.00**	($54.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,021.35	**$1,887.28**	($134.07)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,670.87	**$1,560.05**	($110.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,207.18	**$2,060.79**	($146.39)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,630.12	**$1,522.00**	($108.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,234.08	**$2,085.90**	($148.18)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-R-167: SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.24	**$3.96**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$10.52	**$9.82**	($0.70)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.69	**$8.12**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$11.48	**$10.72**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.48	**$7.92**	($0.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$11.62	**$10.85**	($0.77)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-R-207: PROSTHETICS & ORTHOTICS RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.27	**$3.99**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$10.59	**$9.90**	($0.69)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$8.75	**$8.18**	($0.57)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$11.56	**$10.80**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.54	**$7.98**	($0.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$11.70	**$10.94**	($0.76)	-6.5%	4/1/2014	0.0%	-6.5%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-172: INPATIENT COPAY RIDER - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.39)	**($3.16)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($8.41)	**($7.84)**	$0.57	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($6.95)	**($6.48)**	$0.47	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($9.18)	**($8.56)**	$0.62	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.78)	**($6.32)**	$0.46	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($9.29)	**($8.66)**	$0.63	-6.8%	4/1/2014	0.0%	-6.8%
FORM # BS-R-172: INPATIENT COPAY RIDER - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.77)	**($6.32)**	$0.45	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($16.79)	**($15.67)**	$1.12	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($13.88)	**($12.96)**	$0.92	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($18.33)	**($17.11)**	$1.22	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.54)	**($12.64)**	$0.90	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($18.56)	**($17.32)**	$1.24	-6.7%	4/1/2014	0.0%	-6.7%
FORM # ALBHMO.10-R.4 : EMERGENCY ROOM $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.81)	**($0.76)**	$0.05	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($2.01)	**($1.88)**	$0.13	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.66)	**($1.56)**	$0.10	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($2.19)	**($2.06)**	$0.13	-5.9%	4/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.62)	**($1.52)**	$0.10	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($2.22)	**($2.08)**	$0.14	-6.3%	4/1/2014	0.0%	-6.3%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($1.47)	**($1.37)**	$0.10	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($3.65)	**($3.40)**	$0.25	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($3.01)	**($2.81)**	$0.20	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($3.98)	**($3.71)**	$0.27	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.94)	**($2.74)**	$0.20	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($4.03)	**($3.76)**	$0.27	-6.7%	4/1/2014	0.0%	-6.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($2.70)	**($2.52)**	$0.18	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($6.70)	**($6.25)**	$0.45	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($5.54)	**($5.17)**	$0.37	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($7.31)	**($6.82)**	$0.49	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.40)	**($5.04)**	$0.36	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($7.40)	**($6.91)**	$0.49	-6.6%	4/1/2014	0.0%	-6.6%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($1.37)	**($1.28)**	$0.09	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($3.40)	**($3.17)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($2.81)	**($2.62)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($3.71)	**($3.47)**	$0.24	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.74)	**($2.56)**	$0.18	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($3.76)	**($3.51)**	$0.25	-6.6%	4/1/2014	0.0%	-6.6%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($2.61)	**($2.43)**	$0.18	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.47)	**($6.03)**	$0.44	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($5.35)	**($4.98)**	$0.37	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($7.07)	**($6.58)**	$0.49	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.22)	**($4.86)**	$0.36	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($7.15)	**($6.66)**	$0.49	-6.9%	4/1/2014	0.0%	-6.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.56	**$26.67**	($1.89)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$70.83	**$66.14**	($4.69)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$58.55	**$54.67**	($3.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$77.34	**$72.22**	($5.12)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.12	**$53.34**	($3.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$78.28	**$73.10**	($5.18)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.40	**$24.65**	($1.75)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$65.47	**$61.13**	($4.34)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$54.12	**$50.53**	($3.59)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$71.49	**$66.75**	($4.74)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.80	**$49.30**	($3.50)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$72.36	**$67.57**	($4.79)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.42	**$22.79**	($1.63)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$60.56	**$56.52**	($4.04)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$50.06	**$46.72**	($3.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$66.13	**$61.72**	($4.41)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.84	**$45.58**	($3.26)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$66.94	**$62.47**	($4.47)	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.19	**$29.12**	($2.07)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$77.35	**$72.22**	($5.13)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$63.94	**$59.70**	($4.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$84.46	**$78.86**	($5.60)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.38	**$58.24**	($4.14)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$85.49	**$79.82**	($5.67)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$14.78	**$13.80**	($0.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$36.65	**$34.22**	($2.43)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$30.30	**$28.29**	($2.01)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$40.02	**$37.37**	($2.65)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.56	**$27.60**	($1.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$40.51	**$37.83**	($2.68)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.87)	**($0.81)**	$0.06	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($2.16)	**($2.01)**	$0.15	-6.9%	4/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($1.78)	**($1.66)**	$0.12	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($2.36)	**($2.19)**	$0.17	-7.2%	4/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.74)	**($1.62)**	$0.12	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($2.38)	**($2.22)**	$0.16	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.02	**$28.96**	($2.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$76.93	**$71.82**	($5.11)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$63.59	**$59.37**	($4.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$84.00	**$78.42**	($5.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.04	**$57.92**	($4.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$85.03	**$79.38**	($5.65)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.75	**$26.83**	($1.92)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$71.30	**$66.54**	($4.76)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$58.94	**$55.00**	($3.94)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$77.86	**$72.66**	($5.20)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.50	**$53.66**	($3.84)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$78.80	**$73.54**	($5.26)	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$26.71	**$24.94**	($1.77)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$66.24	**$61.85**	($4.39)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$54.76	**$51.13**	($3.63)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$72.33	**$67.54**	($4.79)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.42	**$49.88**	($3.54)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$73.21	**$68.36**	($4.85)	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$33.52	**$31.30**	($2.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$83.13	**$77.62**	($5.51)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$68.72	**$64.17**	($4.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$90.77	**$84.76**	($6.01)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$67.04	**$62.60**	($4.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$91.88	**$85.79**	($6.09)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$16.88	**$15.76**	($1.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$41.86	**$39.08**	($2.78)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$34.60	**$32.31**	($2.29)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$45.71	**$42.68**	($3.03)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$33.76	**$31.52**	($2.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$46.27	**$43.20**	($3.07)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.27	**$0.26**	($0.01)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$0.67	**$0.64**	($0.03)	-4.5%	4/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$0.55	**$0.53**	($0.02)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$0.73	**$0.70**	($0.03)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.54	**$0.52**	($0.02)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$0.74	**$0.71**	($0.03)	-4.1%	4/1/2014	0.0%	-4.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.13	**$25.33**	($1.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$67.28	**$62.82**	($4.46)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$55.62	**$51.93**	($3.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$73.47	**$68.59**	($4.88)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.26	**$50.66**	($3.60)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$74.36	**$69.43**	($4.93)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.08	**$23.41**	($1.67)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$62.20	**$58.06**	($4.14)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$51.41	**$47.99**	($3.42)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$67.92	**$63.39**	($4.53)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.16	**$46.82**	($3.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$68.74	**$64.17**	($4.57)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.09	**$21.56**	($1.53)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$57.26	**$53.47**	($3.79)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.33	**$44.20**	($3.13)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$62.53	**$58.38**	($4.15)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.18	**$43.12**	($3.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$63.29	**$59.10**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.79	**$27.82**	($1.97)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$73.88	**$68.99**	($4.89)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$61.07	**$57.03**	($4.04)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$80.67	**$75.34**	($5.33)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.58	**$55.64**	($3.94)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$81.65	**$76.25**	($5.40)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.54	**$6.10**	($0.44)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$16.22	**$15.13**	($1.09)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$13.41	**$12.51**	($0.90)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$17.71	**$16.52**	($1.19)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.08	**$12.20**	($0.88)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$17.93	**$16.72**	($1.21)	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.05	**$1.91**	($0.14)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$5.08	**$4.74**	($0.34)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$4.20	**$3.92**	($0.28)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$5.55	**$5.17**	($0.38)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.10	**$3.82**	($0.28)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$5.62	**$5.24**	($0.38)	-6.8%	4/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.50	**$27.54**	($1.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$73.16	**$68.30**	($4.86)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$60.48	**$56.46**	($4.02)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$79.89	**$74.58**	($5.31)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.00	**$55.08**	($3.92)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$80.86	**$75.49**	($5.37)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.27	**$25.46**	($1.81)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$67.63	**$63.14**	($4.49)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$55.90	**$52.19**	($3.71)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$73.85	**$68.95**	($4.90)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.54	**$50.92**	($3.62)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$74.75	**$69.79**	($4.96)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.33	**$23.65**	($1.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$62.82	**$58.65**	($4.17)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$51.93	**$48.48**	($3.45)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$68.59	**$64.04**	($4.55)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.66	**$47.30**	($3.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.43	**$64.82**	($4.61)	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.97	**$29.85**	($2.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$79.29	**$74.03**	($5.26)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$65.54	**$61.19**	($4.35)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$86.57	**$80.83**	($5.74)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.94	**$59.70**	($4.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$87.63	**$81.82**	($5.81)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.08	**$6.62**	($0.46)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$17.56	**$16.42**	($1.14)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$14.51	**$13.57**	($0.94)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$19.17	**$17.93**	($1.24)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.16	**$13.24**	($0.92)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$19.41	**$18.15**	($1.26)	-6.5%	4/1/2014	0.0%	-6.5%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.50	**$3.27**	($0.23)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$8.68	**$8.11**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$7.18	**$6.70**	($0.48)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$9.48	**$8.86**	($0.62)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.00	**$6.54**	($0.46)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$9.59	**$8.96**	($0.63)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.51	**$23.82**	($1.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$63.26	**$59.07**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$52.30	**$48.83**	($3.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$69.08	**$64.50**	($4.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.02	**$47.64**	($3.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.92	**$65.29**	($4.63)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.32	**$21.77**	($1.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$57.83	**$53.99**	($3.84)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.81	**$44.63**	($3.18)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$63.15	**$58.95**	($4.20)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.64	**$43.54**	($3.10)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$63.92	**$59.67**	($4.25)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$21.47	**$20.04**	($1.43)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$53.25	**$49.70**	($3.55)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$44.01	**$41.08**	($2.93)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$58.14	**$54.27**	($3.87)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$42.94	**$40.08**	($2.86)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$58.85	**$54.93**	($3.92)	-6.7%	4/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.86	**$26.01**	($1.85)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$69.09	**$64.50**	($4.59)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$57.11	**$53.32**	($3.79)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$75.44	**$70.44**	($5.00)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.72	**$52.02**	($3.70)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$76.36	**$71.29**	($5.07)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.60	**$5.23**	($0.37)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.89	**$12.97**	($0.92)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.48	**$10.72**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$15.16	**$14.16**	($1.00)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.20	**$10.46**	($0.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$15.35	**$14.34**	($1.01)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.01**	($0.08)	-7.3%	4/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	$2.70	**$2.50**	($0.20)	-7.4%	4/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.07**	($0.16)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$2.95	**$2.74**	($0.21)	-7.1%	4/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.02**	($0.16)	-7.3%	4/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	$2.99	**$2.77**	($0.22)	-7.4%	4/1/2014	0.0%	-7.4%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.50	**$25.68**	($1.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$68.20	**$63.69**	($4.51)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$56.38	**$52.64**	($3.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$74.47	**$69.54**	($4.93)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.00	**$51.36**	($3.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$75.38	**$70.39**	($4.99)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.51	**$23.82**	($1.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$63.26	**$59.07**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$52.30	**$48.83**	($3.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$69.08	**$64.50**	($4.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.02	**$47.64**	($3.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.92	**$65.29**	($4.63)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.52	**$21.96**	($1.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$58.33	**$54.46**	($3.87)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$48.22	**$45.02**	($3.20)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$63.69	**$59.47**	($4.22)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.04	**$43.92**	($3.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$64.47	**$60.19**	($4.28)	-6.6%	4/1/2014	0.0%	-6.6%

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FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.92	**$27.94**	($1.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$74.20	**$69.29**	($4.91)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$61.34	**$57.28**	($4.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$81.02	**$75.66**	($5.36)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.84	**$55.88**	($3.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$82.01	**$76.58**	($5.43)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.06	**$5.66**	($0.40)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$15.03	**$14.04**	($0.99)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.42	**$11.60**	($0.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$16.41	**$15.33**	($1.08)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.12	**$11.32**	($0.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$16.61	**$15.51**	($1.10)	-6.6%	4/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.47	**$2.30**	($0.17)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.13	**$5.70**	($0.43)	-7.0%	4/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$5.06	**$4.72**	($0.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$6.69	**$6.23**	($0.46)	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.94	**$4.60**	($0.34)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$6.77	**$6.30**	($0.47)	-6.9%	4/1/2014	0.0%	-6.9%
FORM # BS-R-185: POS-SKILLED NURSING FACILITY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-186: POS-SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # HN-ALBHMO-R-12: IN-NETWORK VERMONT PROVIDER RIDER Alb HMO							
SINGLE 2, 3, & 4 TIER RATES	$138.17	**$129.01**	($9.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$342.66	**$319.94**	($22.72)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$283.25	**$264.47**	($18.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$374.16	**$349.36**	($24.80)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$276.34	**$258.02**	($18.32)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$378.72	**$353.62**	($25.10)	-6.6%	4/1/2014	0.0%	-6.6%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.47	**$0.44**	($0.03)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$1.17	**$1.09**	($0.08)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$1.27	**$1.19**	($0.08)	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.94	**$0.88**	($0.06)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$1.29	**$1.21**	($0.08)	-6.2%	4/1/2014	0.0%	-6.2%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$2.43	**$2.28**	($0.15)	-6.2%	4/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$2.01	**$1.89**	($0.12)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$2.65	**$2.49**	($0.16)	-6.0%	4/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.96	**$1.84**	($0.12)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$2.69	**$2.52**	($0.17)	-6.3%	4/1/2014	0.0%	-6.3%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.03	**$0.96**	($0.07)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2.55	**$2.38**	($0.17)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.11	**$1.97**	($0.14)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2.79	**$2.60**	($0.19)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.06	**$1.92**	($0.14)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2.82	**$2.63**	($0.19)	-6.7%	4/1/2014	0.0%	-6.7%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
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Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.40	**$1.31**	($0.09)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$3.47	**$3.25**	($0.22)	-6.3%	4/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$2.87	**$2.69**	($0.18)	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$3.79	**$3.55**	($0.24)	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.80	**$2.62**	($0.18)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$3.84	**$3.59**	($0.25)	-6.5%	4/1/2014	0.0%	-6.5%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.72	**$1.61**	($0.11)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$4.27	**$3.99**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$3.53	**$3.30**	($0.23)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$4.66	**$4.36**	($0.30)	-6.4%	4/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.44	**$3.22**	($0.22)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$4.71	**$4.41**	($0.30)	-6.4%	4/1/2014	0.0%	-6.4%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.57	**$2.40**	($0.17)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$6.37	**$5.95**	($0.42)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$5.27	**$4.92**	($0.35)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$6.96	**$6.50**	($0.46)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.14	**$4.80**	($0.34)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$7.04	**$6.58**	($0.46)	-6.5%	4/1/2014	0.0%	-6.5%
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.30	**$3.08**	($0.22)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$8.18	**$7.64**	($0.54)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$6.77	**$6.31**	($0.46)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$8.94	**$8.34**	($0.60)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.60	**$6.16**	($0.44)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$9.05	**$8.44**	($0.61)	-6.7%	4/1/2014	0.0%	-6.7%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.35	**$3.12**	($0.23)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$8.31	**$7.74**	($0.57)	-6.9%	4/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$6.87	**$6.40**	($0.47)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$9.07	**$8.45**	($0.62)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.70	**$6.24**	($0.46)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$9.18	**$8.55**	($0.63)	-6.9%	4/1/2014	0.0%	-6.9%
Form # CH1A4N0062:							
dependent/student to the end of year	1.0017	**1.0017**	0.000	0.0%	4/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.000	0.0%	4/1/2014	0.0%	0.0%
Forms AH1R4N0050 and LH1R4N0052 (new copays for ALBHMO.10 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($8.32)	**($7.77)**	$0.55	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($20.63)	**($19.27)**	$1.36	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($17.06)	**($15.93)**	$1.13	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($22.53)	**($21.04)**	$1.49	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($16.64)	**($15.54)**	$1.10	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($22.81)	**($21.30)**	$1.51	-6.6%	4/1/2014	0.0%	-6.6%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($4.57)	**($4.26)**	$0.31	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($11.33)	**($10.56)**	$0.77	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($9.37)	**($8.73)**	$0.64	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($12.38)	**($11.54)**	$0.84	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.14)	**($8.52)**	$0.62	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($12.53)	**($11.68)**	$0.85	-6.8%	4/1/2014	0.0%	-6.8%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.39)	**($3.16)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($8.41)	**($7.84)**	$0.57	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($6.95)	**($6.48)**	$0.47	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($9.18)	**($8.56)**	$0.62	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.78)	**($6.32)**	$0.46	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($9.29)	**($8.66)**	$0.63	-6.8%	4/1/2014	0.0%	-6.8%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.41)**	$0.02	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	($1.07)	**($1.02)**	$0.05	-4.7%	4/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	4/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	($1.16)	**($1.11)**	$0.05	-4.3%	4/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	($1.18)	**($1.12)**	$0.06	-5.1%	4/1/2014	0.0%	-5.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	4/1/2014	0.0%	-5.6%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.15	**$1.08**	($0.07)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$2.85	**$2.68**	($0.17)	-6.0%	4/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$2.36	**$2.21**	($0.15)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$3.11	**$2.92**	($0.19)	-6.1%	4/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.30	**$2.16**	($0.14)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$3.15	**$2.96**	($0.19)	-6.0%	4/1/2014	0.0%	-6.0%
FORM # CH1R4N0242 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($3.06)	**($2.86)**	$0.20	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($7.59)	**($7.09)**	$0.50	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($6.27)	**($5.86)**	$0.41	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($8.29)	**($7.74)**	$0.55	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.12)	**($5.72)**	$0.40	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($8.39)	**($7.84)**	$0.55	-6.6%	4/1/2014	0.0%	-6.6%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$67.47	**$62.99**	($4.48)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$167.33	**$156.22**	($11.11)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$138.31	**$129.13**	($9.18)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$182.71	**$170.58**	($12.13)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$134.94	**$125.98**	($8.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$184.94	**$172.66**	($12.28)	-6.6%	4/1/2014	0.0%	-6.6%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$66.03	**$61.65**	($4.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$163.75	**$152.89**	($10.86)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$135.36	**$126.38**	($8.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$178.81	**$166.95**	($11.86)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$132.06	**$123.30**	($8.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$180.99	**$168.98**	($12.01)	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$23.41	**$21.86**	($1.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$58.06	**$54.21**	($3.85)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.99	**$44.81**	($3.18)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$63.39	**$59.20**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.82	**$43.72**	($3.10)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$64.17	**$59.92**	($4.25)	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$21.75	**$20.31**	($1.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$53.94	**$50.37**	($3.57)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$44.59	**$41.64**	($2.95)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$58.90	**$55.00**	($3.90)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.50	**$40.62**	($2.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$59.62	**$55.67**	($3.95)	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: LS1R4N0178 - HMO 200 INN 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.66)	**($6.22)**	$0.44	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($16.52)	**($15.43)**	$1.09	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($13.65)	**($12.75)**	$0.90	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($18.04)	**($16.84)**	$1.20	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.32)	**($12.44)**	$0.88	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($18.26)	**($17.05)**	$1.21	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: LS1R4N0178 Removing DME benefit - HMO 200 OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.73)	**($0.69)**	$0.04	-5.5%	4/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	($1.81)	**($1.71)**	$0.10	-5.5%	4/1/2014	0.0%	-5.5%
TWO PERSON 3 & 4 TIER RATES	($1.50)	**($1.41)**	$0.09	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($1.98)	**($1.87)**	$0.11	-5.6%	4/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.46)	**($1.38)**	$0.08	-5.5%	4/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	($2.00)	**($1.89)**	$0.11	-5.5%	4/1/2014	0.0%	-5.5%
Form Number: AH1A4N0177 Removing Standard Network							
SINGLE 2, 3, & 4 TIER RATES	($1.30)	**($1.22)**	$0.08	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($3.22)	**($3.03)**	$0.19	-5.9%	4/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($2.67)	**($2.50)**	$0.17	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($3.52)	**($3.30)**	$0.22	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.60)	**($2.44)**	$0.16	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($3.56)	**($3.34)**	$0.22	-6.2%	4/1/2014	0.0%	-6.2%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.66)	**($6.22)**	$0.44	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($16.52)	**($15.43)**	$1.09	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($13.65)	**($12.75)**	$0.90	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($18.04)	**($16.84)**	$1.20	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.32)	**($12.44)**	$0.88	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($18.26)	**($17.05)**	$1.21	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($3.55)	**($3.32)**	$0.23	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($8.80)	**($8.23)**	$0.57	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($7.28)	**($6.81)**	$0.47	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($9.61)	**($8.99)**	$0.62	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.10)	**($6.64)**	$0.46	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($9.73)	**($9.10)**	$0.63	-6.5%	4/1/2014	0.0%	-6.5%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.73)	**($0.69)**	$0.04	-5.5%	4/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	($1.81)	**($1.71)**	$0.10	-5.5%	4/1/2014	0.0%	-5.5%
TWO PERSON 3 & 4 TIER RATES	($1.50)	**($1.41)**	$0.09	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($1.98)	**($1.87)**	$0.11	-5.6%	4/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.46)	**($1.38)**	$0.08	-5.5%	4/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	($2.00)	**($1.89)**	$0.11	-5.5%	4/1/2014	0.0%	-5.5%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($17.19)	**($16.05)**	$1.14	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($42.63)	**($39.80)**	$2.83	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($35.24)	**($32.90)**	$2.34	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($46.55)	**($43.46)**	$3.09	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($34.38)	**($32.10)**	$2.28	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($47.12)	**($43.99)**	$3.13	-6.6%	4/1/2014	0.0%	-6.6%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($15.92)	**($14.86)**	$1.06	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($39.48)	**($36.85)**	$2.63	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($32.64)	**($30.46)**	$2.18	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($43.11)	**($40.24)**	$2.87	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($31.84)	**($29.72)**	$2.12	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($43.64)	**($40.73)**	$2.91	-6.7%	4/1/2014	0.0%	-6.7%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($14.59)	**($13.62)**	$0.97	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($36.18)	**($33.78)**	$2.40	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($29.91)	**($27.92)**	$1.99	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($39.51)	**($36.88)**	$2.63	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($29.18)	**($27.24)**	$1.94	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($39.99)	**($37.33)**	$2.66	-6.7%	4/1/2014	0.0%	-6.7%
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.42)	**($2.26)**	$0.16	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($6.00)	**($5.60)**	$0.40	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($4.96)	**($4.63)**	$0.33	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($6.55)	**($6.12)**	$0.43	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.84)	**($4.52)**	$0.32	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($6.63)	**($6.19)**	$0.44	-6.6%	4/1/2014	0.0%	-6.6%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.26)	**($2.12)**	$0.14	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($5.60)	**($5.26)**	$0.34	-6.1%	4/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($4.63)	**($4.35)**	$0.28	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($6.12)	**($5.74)**	$0.38	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.52)	**($4.24)**	$0.28	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($6.19)	**($5.81)**	$0.38	-6.1%	4/1/2014	0.0%	-6.1%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$3.19	**$2.98**	($0.21)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$7.91	**$7.39**	($0.52)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$6.54	**$6.11**	($0.43)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$8.64	**$8.07**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.38	**$5.96**	($0.42)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$8.74	**$8.17**	($0.57)	-6.5%	4/1/2014	0.0%	-6.5%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$1.56	**$1.45**	($0.11)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$3.87	**$3.60**	($0.27)	-7.0%	4/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$3.20	**$2.97**	($0.23)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$4.22	**$3.93**	($0.29)	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.12	**$2.90**	($0.22)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$4.28	**$3.97**	($0.31)	-7.2%	4/1/2014	0.0%	-7.2%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$2.84	**$2.65**	($0.19)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$7.04	**$6.57**	($0.47)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$5.82	**$5.43**	($0.39)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$7.69	**$7.18**	($0.51)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.68	**$5.30**	($0.38)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$7.78	**$7.26**	($0.52)	-6.7%	4/1/2014	0.0%	-6.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRESCRIPTION DRUG							
FORM # BS-R-166END5 - Out of Network Benefit							
SINGLE 2, 3, & 4 TIER RATES	$17.58	**$16.96**	($0.62)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$43.60	**$42.06**	($1.54)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$36.04	**$34.77**	($1.27)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$47.61	**$45.93**	($1.68)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.16	**$33.92**	($1.24)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$48.19	**$46.49**	($1.70)	-3.5%	4/1/2014	0.0%	-3.5%
FORM#s HNDRUG-HMO.1, HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
NO PAY THE DIFFERENCE							
$5 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$186.27	**$175.01**	($11.26)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$461.98	**$434.04**	($27.94)	-6.0%	4/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$381.88	**$358.80**	($23.08)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$504.44	**$473.96**	($30.48)	-6.0%	4/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$372.56	**$350.04**	($22.52)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$510.60	**$479.72**	($30.88)	-6.0%	4/1/2014	0.0%	-6.0%
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$182.07	**$180.44**	($1.63)	-0.9%	4/1/2014	0.0%	-0.9%
FAMILY 2 TIER RATES	$451.56	**$447.50**	($4.06)	-0.9%	4/1/2014	0.0%	-0.9%
TWO PERSON 3 & 4 TIER RATES	$373.26	**$369.90**	($3.36)	-0.9%	4/1/2014	0.0%	-0.9%
FAMILY 3 TIER RATES	$493.08	**$488.64**	($4.44)	-0.9%	4/1/2014	0.0%	-0.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$364.16	**$360.88**	($3.28)	-0.9%	4/1/2014	0.0%	-0.9%
FAMILY 4 TIER RATES	$499.08	**$494.58**	($4.50)	-0.9%	4/1/2014	0.0%	-0.9%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$196.25	**$188.09**	($8.16)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$486.72	**$466.48**	($20.24)	-4.2%	4/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$402.34	**$385.60**	($16.74)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$531.48	**$509.38**	($22.10)	-4.2%	4/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$392.52	**$376.20**	($16.32)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$537.94	**$515.58**	($22.36)	-4.2%	4/1/2014	0.0%	-4.2%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$180.32	**$170.50**	($9.82)	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	$447.20	**$422.84**	($24.36)	-5.4%	4/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$369.66	**$349.52**	($20.14)	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	$488.30	**$461.72**	($26.58)	-5.4%	4/1/2014	0.0%	-5.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$360.64	**$341.00**	($19.64)	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	$494.26	**$467.34**	($26.92)	-5.4%	4/1/2014	0.0%	-5.4%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$2.25	**$2.18**	($0.07)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$5.58	**$5.41**	($0.17)	-3.0%	4/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$4.61	**$4.47**	($0.14)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$6.09	**$5.90**	($0.19)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.50	**$4.36**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$6.17	**$5.98**	($0.19)	-3.1%	4/1/2014	0.0%	-3.1%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.26	**$1.22**	($0.04)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$3.12	**$3.03**	($0.09)	-2.9%	4/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$2.58	**$2.50**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$3.41	**$3.30**	($0.11)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.52	**$2.44**	($0.08)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$3.45	**$3.34**	($0.11)	-3.2%	4/1/2014	0.0%	-3.2%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.64	**$0.61**	($0.03)	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	$1.59	**$1.51**	($0.08)	-5.0%	4/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$1.31	**$1.25**	($0.06)	-4.6%	4/1/2014	0.0%	-4.6%
FAMILY 3 TIER RATES	$1.73	**$1.65**	($0.08)	-4.6%	4/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.28	**$1.22**	($0.06)	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	$1.75	**$1.67**	($0.08)	-4.6%	4/1/2014	0.0%	-4.6%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 2.5 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($5.09)	**($4.75)**	$0.34	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($12.62)	**($11.78)**	$0.84	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($10.43)	**($9.74)**	$0.69	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($13.78)	**($12.86)**	$0.92	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.18)	**($9.50)**	$0.68	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($13.95)	**($13.02)**	$0.93	-6.7%	4/1/2014	0.0%	-6.7%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 3 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($6.84)	**($6.39)**	$0.45	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($16.96)	**($15.85)**	$1.11	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($14.02)	**($13.10)**	$0.92	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($18.52)	**($17.30)**	$1.22	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.68)	**($12.78)**	$0.90	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($18.75)	**($17.51)**	$1.24	-6.6%	4/1/2014	0.0%	-6.6%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	$0.00	0.0%	4/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	$0.00	0.0%	4/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	$0.00	0.0%	4/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	$0.00	0.0%	4/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	$0.00	0.0%	4/1/2014	0.0%	0.0%

* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of **0.968**

Form Number: LS3A3N0208
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)

Deductible							
$250	0.014	**0.014**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$500	0.024	**0.024**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	$0.00	0.0%	4/1/2014	0.0%	0.0%

Form Number: LR1A4N0230
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)

Deductible							
$50	0.016	**0.016**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$100	0.027	**0.027**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$250	0.056	**0.056**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$500	0.089	**0.089**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	$0.00	0.0%	4/1/2014	0.0%	0.0%

Form # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)
NO ANNUAL MAXIMUM BENEFIT
MAIL ORDER COPAY EACH 30 DAYS
NO DEDUCTIBLE

PAY THE DIFFERENCE

$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$175.27	**$163.92**	($11.35)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$434.67	**$406.52**	($28.15)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$359.30	**$336.04**	($23.26)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$474.63	**$443.90**	($30.73)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$350.54	**$327.84**	($22.70)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$480.42	**$449.30**	($31.12)	-6.5%	4/1/2014	0.0%	-6.5%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$172.71	**$164.00**	($8.71)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	$428.32	**$406.72**	($21.60)	-5.0%	4/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$354.06	**$336.20**	($17.86)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$467.70	**$444.11**	($23.59)	-5.0%	4/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$345.42	**$328.00**	($17.42)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	$473.40	**$449.52**	($23.88)	-5.0%	4/1/2014	0.0%	-5.0%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$155.25	**$144.30**	($10.95)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$385.02	**$357.86**	($27.16)	-7.1%	4/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$318.26	**$295.82**	($22.44)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$420.42	**$390.76**	($29.66)	-7.1%	4/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$310.50	**$288.60**	($21.90)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$425.54	**$395.53**	($30.01)	-7.1%	4/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($5.37)	**($5.01)**	$0.36	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($13.32)	**($12.42)**	$0.90	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($11.01)	**($10.27)**	$0.74	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($14.54)	**($13.57)**	$0.97	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.74)	**($10.02)**	$0.72	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($14.72)	**($13.73)**	$0.99	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$14.56	**$13.59**	($0.97)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$36.11	**$33.70**	($2.41)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$29.85	**$27.86**	($1.99)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$39.43	**$36.80**	($2.63)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.12	**$27.18**	($1.94)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$39.91	**$37.25**	($2.66)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$12.82	**$11.96**	($0.86)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$31.79	**$29.66**	($2.13)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$26.28	**$24.52**	($1.76)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$34.72	**$32.39**	($2.33)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.64	**$23.92**	($1.72)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$35.14	**$32.78**	($2.36)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$12.40	**$11.58**	($0.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$30.75	**$28.72**	($2.03)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$25.42	**$23.74**	($1.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$33.58	**$31.36**	($2.22)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.80	**$23.16**	($1.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$33.99	**$31.74**	($2.25)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$11.38	**$10.63**	($0.75)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$28.22	**$26.36**	($1.86)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$23.33	**$21.79**	($1.54)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$30.82	**$28.79**	($2.03)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.76	**$21.26**	($1.50)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$31.19	**$29.14**	($2.05)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$10.39	**$9.69**	($0.70)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$25.77	**$24.03**	($1.74)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$21.30	**$19.86**	($1.44)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$28.14	**$26.24**	($1.90)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.78	**$19.38**	($1.40)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$28.48	**$26.56**	($1.92)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$9.57	**$8.94**	($0.63)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$23.73	**$22.17**	($1.56)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$19.62	**$18.33**	($1.29)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$25.92	**$24.21**	($1.71)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.14	**$17.88**	($1.26)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$26.23	**$24.50**	($1.73)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$8.55	**$7.98**	($0.57)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$21.20	**$19.79**	($1.41)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$17.53	**$16.36**	($1.17)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$23.15	**$21.61**	($1.54)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.10	**$15.96**	($1.14)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$23.44	**$21.87**	($1.57)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$7.03	**$6.57**	($0.46)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$17.43	**$16.29**	($1.14)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$14.41	**$13.47**	($0.94)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$19.04	**$17.79**	($1.25)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.06	**$13.14**	($0.92)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$19.27	**$18.01**	($1.26)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.44	**$5.08**	($0.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.49	**$12.60**	($0.89)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.15	**$10.41**	($0.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$14.73	**$13.76**	($0.97)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.88	**$10.16**	($0.72)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$14.91	**$13.92**	($0.99)	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$2.94	**$2.74**	($0.20)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$7.29	**$6.80**	($0.49)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$6.03	**$5.62**	($0.41)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$7.96	**$7.42**	($0.54)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.88	**$5.48**	($0.40)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$8.06	**$7.51**	($0.55)	-6.8%	4/1/2014	0.0%	-6.8%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$2.51	**$2.35**	($0.16)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$6.22	**$5.83**	($0.39)	-6.3%	4/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$5.15	**$4.82**	($0.33)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$6.80	**$6.36**	($0.44)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.02	**$4.70**	($0.32)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$6.88	**$6.44**	($0.44)	-6.4%	4/1/2014	0.0%	-6.4%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$2.43	**$2.27**	($0.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$6.03	**$5.63**	($0.40)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$4.98	**$4.65**	($0.33)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$6.58	**$6.15**	($0.43)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.86	**$4.54**	($0.32)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$6.66	**$6.22**	($0.44)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$2.18	**$2.04**	($0.14)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$5.41	**$5.06**	($0.35)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$4.47	**$4.18**	($0.29)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$5.90	**$5.52**	($0.38)	-6.4%	4/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.36	**$4.08**	($0.28)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$5.98	**$5.59**	($0.39)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.91	**$1.78**	($0.13)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$4.74	**$4.41**	($0.33)	-7.0%	4/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$3.92	**$3.65**	($0.27)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$5.17	**$4.82**	($0.35)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.82	**$3.56**	($0.26)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$5.24	**$4.88**	($0.36)	-6.9%	4/1/2014	0.0%	-6.9%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.73	**$1.62**	($0.11)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$4.29	**$4.02**	($0.27)	-6.3%	4/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$3.55	**$3.32**	($0.23)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$4.68	**$4.39**	($0.29)	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.46	**$3.24**	($0.22)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$4.74	**$4.44**	($0.30)	-6.3%	4/1/2014	0.0%	-6.3%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.52	**$1.41**	($0.11)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$3.77	**$3.50**	($0.27)	-7.2%	4/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$3.12	**$2.89**	($0.23)	-7.4%	4/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	$4.12	**$3.82**	($0.30)	-7.3%	4/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.04	**$2.82**	($0.22)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$4.17	**$3.86**	($0.31)	-7.4%	4/1/2014	0.0%	-7.4%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$1.15	**$1.08**	($0.07)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$2.85	**$2.68**	($0.17)	-6.0%	4/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$2.36	**$2.21**	($0.15)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$3.11	**$2.92**	($0.19)	-6.1%	4/1/2014	0.0%	-6.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.30	**$2.16**	($0.14)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$3.15	**$2.96**	($0.19)	-6.0%	4/1/2014	0.0%	-6.0%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.84	**$0.78**	($0.06)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2.08	**$1.93**	($0.15)	-7.2%	4/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$1.72	**$1.60**	($0.12)	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2.27	**$2.11**	($0.16)	-7.0%	4/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.68	**$1.56**	($0.12)	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2.30	**$2.14**	($0.16)	-7.0%	4/1/2014	0.0%	-7.0%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	4/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	4/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	4/1/2014	0.0%	-15.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LS1G4N0004							
Chiropractic - $8 Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	4/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	4/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	4/1/2014	0.0%	-9.1%
Chiropractic - $15 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.29)	**($0.27)**	$0.02	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($0.72)	**($0.67)**	$0.05	-6.9%	4/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($0.59)	**($0.55)**	$0.04	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($0.79)	**($0.73)**	$0.06	-7.6%	4/1/2014	0.0%	-7.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.58)	**($0.54)**	$0.04	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($0.79)	**($0.74)**	$0.05	-6.3%	4/1/2014	0.0%	-6.3%
Chiropractic - $20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.56)	**($0.52)**	$0.04	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($1.39)	**($1.29)**	$0.10	-7.2%	4/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($1.15)	**($1.07)**	$0.08	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($1.52)	**($1.41)**	$0.11	-7.2%	4/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.12)	**($1.04)**	$0.08	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($1.53)	**($1.43)**	$0.10	-6.5%	4/1/2014	0.0%	-6.5%
Chiropractic - $25 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.77)	**($0.72)**	$0.05	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($1.91)	**($1.79)**	$0.12	-6.3%	4/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	($1.58)	**($1.48)**	$0.10	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($2.09)	**($1.95)**	$0.14	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($2.11)	**($1.97)**	$0.14	-6.6%	4/1/2014	0.0%	-6.6%
Chiropractic - $30 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.03)	**($0.96)**	$0.07	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($2.55)	**($2.38)**	$0.17	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($2.11)	**($1.97)**	$0.14	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($2.79)	**($2.60)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.06)	**($1.92)**	$0.14	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($2.82)	**($2.63)**	$0.19	-6.7%	4/1/2014	0.0%	-6.7%
Chiropractic - $40 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.27)**	$0.09	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($3.37)	**($3.15)**	$0.22	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.60)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($3.68)	**($3.44)**	$0.24	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.54)**	$0.18	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($3.73)	**($3.48)**	$0.25	-6.7%	4/1/2014	0.0%	-6.7%
Chiropractic - $50 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.80)	**($1.68)**	$0.12	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($4.46)	**($4.17)**	$0.29	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($3.69)	**($3.44)**	$0.25	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($4.87)	**($4.55)**	$0.32	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.60)	**($3.36)**	$0.24	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($4.93)	**($4.60)**	$0.33	-6.7%	4/1/2014	0.0%	-6.7%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.27)**	$0.09	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($3.37)	**($3.15)**	$0.22	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.60)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($3.68)	**($3.44)**	$0.24	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.54)**	$0.18	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($3.73)	**($3.48)**	$0.25	-6.7%	4/1/2014	0.0%	-6.7%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($3.95)	**($3.69)**	$0.26	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($9.80)	**($9.15)**	$0.65	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($8.10)	**($7.56)**	$0.54	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($10.70)	**($9.99)**	$0.71	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.90)	**($7.38)**	$0.52	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($10.83)	**($10.11)**	$0.72	-6.6%	4/1/2014	0.0%	-6.6%
PT/OT/ST - 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$1.19	**$1.11**	($0.08)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$2.95	**$2.75**	($0.20)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$2.44	**$2.28**	($0.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$3.22	**$3.01**	($0.21)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.38	**$2.22**	($0.16)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$3.26	**$3.04**	($0.22)	-6.7%	4/1/2014	0.0%	-6.7%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%

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Northeastern New York
Rates Effective 4/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.47	**$0.44**	($0.03)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$1.17	**$1.09**	($0.08)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$1.27	**$1.19**	($0.08)	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.94	**$0.88**	($0.06)	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$1.29	**$1.21**	($0.08)	-6.2%	4/1/2014	0.0%	-6.2%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$8	($0.08)	**($0.07)**	$0.01	-12.5%	4/1/2014	0.0%	-12.5%
$10	($0.13)	**($0.11)**	$0.02	-15.4%	4/1/2014	0.0%	-15.4%
$15	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
$20	($0.56)	**($0.52)**	$0.04	-7.1%	4/1/2014	0.0%	-7.1%
$25	($0.76)	**($0.71)**	$0.05	-6.6%	4/1/2014	0.0%	-6.6%
$30	($1.04)	**($0.97)**	$0.07	-6.7%	4/1/2014	0.0%	-6.7%
$35	($1.22)	**($1.15)**	$0.07	-5.7%	4/1/2014	0.0%	-5.7%
$40	($1.39)	**($1.30)**	$0.09	-6.5%	4/1/2014	0.0%	-6.5%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.79)	**($0.74)**	$0.05	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($1.96)	**($1.84)**	$0.12	-6.1%	4/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($1.62)	**($1.52)**	$0.10	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($2.14)	**($2.00)**	$0.14	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.58)	**($1.48)**	$0.10	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($2.17)	**($2.03)**	$0.14	-6.5%	4/1/2014	0.0%	-6.5%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.40)**	$0.02	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	4/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($1.14)	**($1.08)**	$0.06	-5.3%	4/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	($1.15)	**($1.10)**	$0.05	-4.3%	4/1/2014	0.0%	-4.3%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	4/1/2014	0.0%	-5.6%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.60)	**($0.56)**	$0.04	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($1.49)	**($1.39)**	$0.10	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($1.23)	**($1.15)**	$0.08	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($1.62)	**($1.52)**	$0.10	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.20)	**($1.12)**	$0.08	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($1.64)	**($1.53)**	$0.11	-6.7%	4/1/2014	0.0%	-6.7%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	($1.84)	**($1.74)**	$0.10	-5.4%	4/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($1.52)	**($1.44)**	$0.08	-5.3%	4/1/2014	0.0%	-5.3%
FAMILY 3 TIER RATES	($2.00)	**($1.90)**	$0.10	-5.0%	4/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.48)	**($1.40)**	$0.08	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	($2.03)	**($1.92)**	$0.11	-5.4%	4/1/2014	0.0%	-5.4%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.34)**	$0.02	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	($0.89)	**($0.84)**	$0.05	-5.6%	4/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.68)**	$0.04	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	($0.99)	**($0.93)**	$0.06	-6.1%	4/1/2014	0.0%	-6.1%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.34)**	$0.02	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	($0.89)	**($0.84)**	$0.05	-5.6%	4/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	4/1/2014	0.0%	-5.4%
FAMILY 3 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.68)**	$0.04	-5.6%	4/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	($0.99)	**($0.93)**	$0.06	-6.1%	4/1/2014	0.0%	-6.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.11	**$0.10**	($0.01)	-9.1%	4/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$0.27	**$0.25**	($0.02)	-7.4%	4/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$0.23	**$0.21**	($0.02)	-8.7%	4/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	4/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.22	**$0.20**	($0.02)	-9.1%	4/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	4/1/2014	0.0%	-10.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	4/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	4/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	4/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	4/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	4/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	4/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	4/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$4.24	**$3.96**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$6.99	**$6.52**	($0.47)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$17.34	**$16.17**	($1.17)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$14.33	**$13.37**	($0.96)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$18.93	**$17.66**	($1.27)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.98	**$13.04**	($0.94)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$19.16	**$17.87**	($1.29)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$6.70	**$6.26**	($0.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$16.62	**$15.52**	($1.10)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$13.74	**$12.83**	($0.91)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$18.14	**$16.95**	($1.19)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.40	**$12.52**	($0.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$18.36	**$17.16**	($1.20)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$6.62	**$6.18**	($0.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$16.42	**$15.33**	($1.09)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$13.57	**$12.67**	($0.90)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$17.93	**$16.74**	($1.19)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.24	**$12.36**	($0.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$18.15	**$16.94**	($1.21)	-6.7%	4/1/2014	0.0%	-6.7%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.48	**$6.04**	($0.44)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$16.07	**$14.98**	($1.09)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$13.28	**$12.38**	($0.90)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$17.55	**$16.36**	($1.19)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.96	**$12.08**	($0.88)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$17.76	**$16.56**	($1.20)	-6.8%	4/1/2014	0.0%	-6.8%

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Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$5.90**	($0.42)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$15.67	**$14.63**	($1.04)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.10**	($0.86)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$17.11	**$15.98**	($1.13)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$11.80**	($0.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$17.32	**$16.17**	($1.15)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$6.18	**$5.78**	($0.40)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$15.33	**$14.33**	($1.00)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$12.67	**$11.85**	($0.82)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$16.74	**$15.65**	($1.09)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.36	**$11.56**	($0.80)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$16.94	**$15.84**	($1.10)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$6.02	**$5.61**	($0.41)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$14.93	**$13.91**	($1.02)	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$12.34	**$11.50**	($0.84)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$16.30	**$15.19**	($1.11)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.04	**$11.22**	($0.82)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$16.50	**$15.38**	($1.12)	-6.8%	4/1/2014	0.0%	-6.8%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$5.88	**$5.49**	($0.39)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$14.58	**$13.62**	($0.96)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.05	**$11.25**	($0.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$15.92	**$14.87**	($1.05)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.76	**$10.98**	($0.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$16.12	**$15.05**	($1.07)	-6.6%	4/1/2014	0.0%	-6.6%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$5.71	**$5.34**	($0.37)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$14.16	**$13.24**	($0.92)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$11.71	**$10.95**	($0.76)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$15.46	**$14.46**	($1.00)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.42	**$10.68**	($0.74)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$15.65	**$14.64**	($1.01)	-6.5%	4/1/2014	0.0%	-6.5%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.47	**$5.11**	($0.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.57	**$12.67**	($0.90)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.21	**$10.48**	($0.73)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$14.81	**$13.84**	($0.97)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.94	**$10.22**	($0.72)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$14.99	**$14.01**	($0.98)	-6.5%	4/1/2014	0.0%	-6.5%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$5.50	**$5.13**	($0.37)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$13.64	**$12.72**	($0.92)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$11.28	**$10.52**	($0.76)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$14.89	**$13.89**	($1.00)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.00	**$10.26**	($0.74)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$15.08	**$14.06**	($1.02)	-6.8%	4/1/2014	0.0%	-6.8%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	4/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	4/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	4/1/2014	0.0%	-15.8%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$4.61	**$4.30**	($0.31)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$11.43	**$10.66**	($0.77)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$9.45	**$8.82**	($0.63)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$12.48	**$11.64**	($0.84)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.22	**$8.60**	($0.62)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$12.64	**$11.79**	($0.85)	-6.7%	4/1/2014	0.0%	-6.7%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.50	**$0.47**	($0.03)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1.24	**$1.17**	($0.07)	-5.6%	4/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$1.03	**$0.96**	($0.07)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1.35	**$1.27**	($0.08)	-5.9%	4/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1.37	**$1.29**	($0.08)	-5.8%	4/1/2014	0.0%	-5.8%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 4/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.57	**$0.53**	($0.04)	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1.41	**$1.31**	($0.10)	-7.1%	4/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1.17	**$1.09**	($0.08)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1.54	**$1.44**	($0.10)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.14	**$1.06**	($0.08)	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$1.56	**$1.45**	($0.11)	-7.1%	4/1/2014	0.0%	-7.1%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.27	**$0.26**	($0.01)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$0.67	**$0.64**	($0.03)	-4.5%	4/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$0.55	**$0.53**	($0.02)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$0.73	**$0.70**	($0.03)	-4.1%	4/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.54	**$0.52**	($0.02)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$0.74	**$0.71**	($0.03)	-4.1%	4/1/2014	0.0%	-4.1%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.46**	($0.03)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$1.22	**$1.14**	($0.08)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1.33	**$1.25**	($0.08)	-6.0%	4/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$1.34	**$1.26**	($0.08)	-6.0%	4/1/2014	0.0%	-6.0%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	$1.33	**$1.24**	($0.09)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$3.30	**$3.08**	($0.22)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.73	**$2.54**	($0.19)	-7.0%	4/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$3.60	**$3.36**	($0.24)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.66	**$2.48**	($0.18)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$3.65	**$3.40**	($0.25)	-6.8%	4/1/2014	0.0%	-6.8%
FORM: CR1RAN0421 - Rx $15 Generic Only							
SINGLE 2, 3, & 4 TIER RATES	$74.94	**$50.28**	($24.66)	-32.9%	4/1/2014	0.0%	-32.9%
FAMILY 2 TIER RATES	$185.85	**$124.69**	($61.16)	-32.9%	4/1/2014	0.0%	-32.9%
TWO PERSON 3 & 4 TIER RATES	$153.63	**$103.07**	($50.56)	-32.9%	4/1/2014	0.0%	-32.9%
FAMILY 3 TIER RATES	$202.94	**$136.16**	($66.78)	-32.9%	4/1/2014	0.0%	-32.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$149.88	**$100.56**	($49.32)	-32.9%	4/1/2014	0.0%	-32.9%
FAMILY 4 TIER RATES	$205.41	**$137.82**	($67.59)	-32.9%	4/1/2014	0.0%	-32.9%
FORM: CR1RAN0421 - Rx $15/30%/50%							
SINGLE 2, 3, & 4 TIER RATES	$143.71	**$130.87**	($12.84)	-8.9%	4/1/2014	0.0%	-8.9%
FAMILY 2 TIER RATES	$356.40	**$324.56**	($31.84)	-8.9%	4/1/2014	0.0%	-8.9%
TWO PERSON 3 & 4 TIER RATES	$294.61	**$268.28**	($26.33)	-8.9%	4/1/2014	0.0%	-8.9%
FAMILY 3 TIER RATES	$389.17	**$354.40**	($34.77)	-8.9%	4/1/2014	0.0%	-8.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$287.42	**$261.74**	($25.68)	-8.9%	4/1/2014	0.0%	-8.9%
FAMILY 4 TIER RATES	$393.91	**$358.71**	($35.20)	-8.9%	4/1/2014	0.0%	-8.9%
FORM: CR1RAN0421 - Rx $15/50%/50%							
SINGLE 2, 3, & 4 TIER RATES	$128.93	**$113.33**	($15.60)	-12.1%	4/1/2014	0.0%	-12.1%
FAMILY 2 TIER RATES	$319.75	**$281.06**	($38.69)	-12.1%	4/1/2014	0.0%	-12.1%
TWO PERSON 3 & 4 TIER RATES	$264.31	**$232.33**	($31.98)	-12.1%	4/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	$349.14	**$306.90**	($42.24)	-12.1%	4/1/2014	0.0%	-12.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$257.86	**$226.66**	($31.20)	-12.1%	4/1/2014	0.0%	-12.1%
FAMILY 4 TIER RATES	$353.40	**$310.64**	($42.76)	-12.1%	4/1/2014	0.0%	-12.1%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$1000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$145.54	**$127.29**	($18.25)	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	$360.94	**$315.68**	($45.26)	-12.5%	4/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	$298.36	**$260.94**	($37.42)	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	$394.12	**$344.70**	($49.42)	-12.5%	4/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$291.08	**$254.58**	($36.50)	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	$398.93	**$348.90**	($50.03)	-12.5%	4/1/2014	0.0%	-12.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$2000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$148.03	**$131.59**	($16.44)	-11.1%	4/1/2014	0.0%	-11.1%
FAMILY 2 TIER RATES	$367.11	**$326.34**	($40.77)	-11.1%	4/1/2014	0.0%	-11.1%
TWO PERSON 3 & 4 TIER RATES	$303.46	**$269.76**	($33.70)	-11.1%	4/1/2014	0.0%	-11.1%
FAMILY 3 TIER RATES	$400.87	**$356.35**	($44.52)	-11.1%	4/1/2014	0.0%	-11.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$296.06	**$263.18**	($32.88)	-11.1%	4/1/2014	0.0%	-11.1%
FAMILY 4 TIER RATES	$405.75	**$360.69**	($45.06)	-11.1%	4/1/2014	0.0%	-11.1%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$3000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$149.42	**$133.80**	($15.62)	-10.5%	4/1/2014	0.0%	-10.5%
FAMILY 2 TIER RATES	$370.56	**$331.82**	($38.74)	-10.5%	4/1/2014	0.0%	-10.5%
TWO PERSON 3 & 4 TIER RATES	$306.31	**$274.29**	($32.02)	-10.5%	4/1/2014	0.0%	-10.5%
FAMILY 3 TIER RATES	$404.63	**$362.33**	($42.30)	-10.5%	4/1/2014	0.0%	-10.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$298.84	**$267.60**	($31.24)	-10.5%	4/1/2014	0.0%	-10.5%
FAMILY 4 TIER RATES	$409.56	**$366.75**	($42.81)	-10.5%	4/1/2014	0.0%	-10.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$4000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$150.34	**$135.30**	($15.04)	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	$372.84	**$335.54**	($37.30)	-10.0%	4/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$308.20	**$277.37**	($30.83)	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 3 TIER RATES	$407.12	**$366.39**	($40.73)	-10.0%	4/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$300.68	**$270.60**	($30.08)	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	$412.08	**$370.86**	($41.22)	-10.0%	4/1/2014	0.0%	-10.0%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$4.31**	$4.31	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**$10.69**	$10.69	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
TWO PERSON 3 & 4 TIER RATES	$0.00	**$8.84**	$8.84	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 3 TIER RATES	$0.00	**$11.67**	$11.67	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$8.62**	$8.62	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 4 TIER RATES	$0.00	**$11.81**	$11.81	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 4/1/2015
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRIMARY/SPECIALIST COPAYS - $10/$10 (STANDARD NETWORK), $5/$15 OR $0/$20 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$932.33	**$870.49**	($61.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,312.18	**$2,158.82**	($153.36)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,911.28	**$1,784.50**	($126.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,524.75	**$2,357.29**	($167.46)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,864.66	**$1,740.98**	($123.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,555.52	**$2,386.01**	($169.51)	-6.6%	4/1/2014	0.0%	-6.6%
PRIMARY/SPECIALIST COPAYS - $10/$20 (STANDARD NETWORK), $15/$15 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$872.06	**$814.22**	($57.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,162.71	**$2,019.27**	($143.44)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,787.72	**$1,669.15**	($118.57)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,361.54	**$2,204.91**	($156.63)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,744.12	**$1,628.44**	($115.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,390.32	**$2,231.78**	($158.54)	-6.6%	4/1/2014	0.0%	-6.6%
ELIMINATION OF INFERTILITY COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
SUBSTANCE ABUSE INPATIENT REHABILITATION - ADDS 30 DAYS IF INPATIENT ALCOHOL AND SUBSTANCE ABUSE REHABILITATION							
SINGLE 2, 3, & 4 TIER RATES	$4.24	**$3.96**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$10.52	**$9.82**	($0.70)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.69	**$8.12**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$11.48	**$10.72**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.48	**$7.92**	($0.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$11.62	**$10.85**	($0.77)	-6.6%	4/1/2014	0.0%	-6.6%
PROSTHETICS & ORTHOTICS AT 80% In-network, 50% OON							
SINGLE 2, 3, & 4 TIER RATES	$4.27	**$3.99**	($0.28)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$10.59	**$9.90**	($0.69)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$8.75	**$8.18**	($0.57)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$11.56	**$10.80**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.54	**$7.98**	($0.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$11.70	**$10.94**	($0.76)	-6.5%	4/1/2014	0.0%	-6.5%
ELIMINATION OF ELECTIVE ABORTION COVERAGE(HMO)							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	4/1/2014	0.0%	-5.6%
INPATIENT COPAY - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.39)	**($3.16)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($8.41)	**($7.84)**	$0.57	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($6.95)	**($6.48)**	$0.47	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($9.18)	**($8.56)**	$0.62	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.78)	**($6.32)**	$0.46	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($9.29)	**($8.66)**	$0.63	-6.8%	4/1/2014	0.0%	-6.8%
INPATIENT COPAY - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.77)	**($6.32)**	$0.45	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($16.79)	**($15.67)**	$1.12	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($13.88)	**($12.96)**	$0.92	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($18.33)	**($17.11)**	$1.22	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.54)	**($12.64)**	$0.90	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($18.56)	**($17.32)**	$1.24	-6.7%	4/1/2014	0.0%	-6.7%
EMERGENCY ROOM @$50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.81)	**($0.76)**	$0.05	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($2.01)	**($1.88)**	$0.13	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.66)	**($1.56)**	$0.10	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($2.19)	**($2.06)**	$0.13	-5.9%	4/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.62)	**($1.52)**	$0.10	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($2.22)	**($2.08)**	$0.14	-6.3%	4/1/2014	0.0%	-6.3%
OUTPATIENT SURGERY TO: $50 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.47)	**($1.37)**	$0.10	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($3.65)	**($3.40)**	$0.25	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($3.01)	**($2.81)**	$0.20	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($3.98)	**($3.71)**	$0.27	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.94)	**($2.74)**	$0.20	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($4.03)	**($3.76)**	$0.27	-6.7%	4/1/2014	0.0%	-6.7%
OUTPATIENT SURGERY TO: $75 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.70)	**($2.52)**	$0.18	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($6.70)	**($6.25)**	$0.45	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($5.54)	**($5.17)**	$0.37	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($7.31)	**($6.82)**	$0.49	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.40)	**($5.04)**	$0.36	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($7.40)	**($6.91)**	$0.49	-6.6%	4/1/2014	0.0%	-6.6%
OUTPATIENT SURGERY TO: $50 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.37)	**($1.28)**	$0.09	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($3.40)	**($3.17)**	$0.23	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($2.81)	**($2.62)**	$0.19	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($3.71)	**($3.47)**	$0.24	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.74)	**($2.56)**	$0.18	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($3.76)	**($3.51)**	$0.25	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OUTPATIENT SURGERY TO: $75 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.61)	**($2.43)**	$0.18	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.47)	**($6.03)**	$0.44	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($5.35)	**($4.98)**	$0.37	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($7.07)	**($6.58)**	$0.49	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.22)	**($4.86)**	$0.36	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($7.15)	**($6.66)**	$0.49	-6.9%	4/1/2014	0.0%	-6.9%
PCP VISITS @ $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$815.06	**$761.00**	($54.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,021.35	**$1,887.28**	($134.07)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,670.87	**$1,560.05**	($110.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,207.18	**$2,060.79**	($146.39)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,630.12	**$1,522.00**	($108.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,234.08	**$2,085.90**	($148.18)	-6.6%	4/1/2014	0.0%	-6.6%
PRIMARY/SPECIALIST VISITS @$20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$815.06	**$761.00**	($54.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,021.35	**$1,887.28**	($134.07)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,670.87	**$1,560.05**	($110.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,207.18	**$2,060.79**	($146.39)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,630.12	**$1,522.00**	($108.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,234.08	**$2,085.90**	($148.18)	-6.6%	4/1/2014	0.0%	-6.6%
AMBULANCE COVERAGE @ $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	4/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	4/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	4/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	4/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	4/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	4/1/2014	0.0%	-16.7%
AMBULANCE COVERAGE @ $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.20)**	$0.03	-13.0%	4/1/2014	0.0%	-13.0%
FAMILY 2 TIER RATES	($0.57)	**($0.50)**	$0.07	-12.3%	4/1/2014	0.0%	-12.3%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.41)**	$0.06	-12.8%	4/1/2014	0.0%	-12.8%
FAMILY 3 TIER RATES	($0.62)	**($0.54)**	$0.08	-12.9%	4/1/2014	0.0%	-12.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.40)**	$0.06	-13.0%	4/1/2014	0.0%	-13.0%
FAMILY 4 TIER RATES	($0.63)	**($0.55)**	$0.08	-12.7%	4/1/2014	0.0%	-12.7%
ADD COVERAGE TO DOMESTIC PARTNERS (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DME AT 50% COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($1.79)	**($1.68)**	$0.11	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($4.44)	**($4.17)**	$0.27	-6.1%	4/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($3.67)	**($3.44)**	$0.23	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($4.85)	**($4.55)**	$0.30	-6.2%	4/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.58)	**($3.36)**	$0.22	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($4.91)	**($4.60)**	$0.31	-6.3%	4/1/2014	0.0%	-6.3%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	($2.38)	**($2.22)**	$0.16	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($5.90)	**($5.51)**	$0.39	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($4.88)	**($4.55)**	$0.33	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($6.45)	**($6.01)**	$0.44	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.76)	**($4.44)**	$0.32	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($6.52)	**($6.09)**	$0.43	-6.6%	4/1/2014	0.0%	-6.6%
PROSTHETICS AND ORTHOTICS AT 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	4/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	4/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	4/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	4/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	4/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	4/1/2014	0.0%	-16.7%
SNF - 50 DAYS COVERAGE PER CALENDAR YEAR							
SINGLE 2, 3, & 4 TIER RATES	($0.97)	**($0.91)**	$0.06	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($2.41)	**($2.26)**	$0.15	-6.2%	4/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($1.99)	**($1.87)**	$0.12	-6.0%	4/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($2.63)	**($2.46)**	$0.17	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.94)	**($1.82)**	$0.12	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($2.66)	**($2.49)**	$0.17	-6.4%	4/1/2014	0.0%	-6.4%
OUTPATIENT SURGERY IN A PHYSICIAN'S OFFICE AT $25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.30)	**($1.22)**	$0.08	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($3.22)	**($3.03)**	$0.19	-5.9%	4/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($2.67)	**($2.50)**	$0.17	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($3.52)	**($3.30)**	$0.22	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.60)	**($2.44)**	$0.16	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($3.56)	**($3.34)**	$0.22	-6.2%	4/1/2014	0.0%	-6.2%
HOME HEALTH CARE AT $10 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.40)	**($0.35)**	$0.05	-12.5%	4/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.29)**	$0.04	-12.1%	4/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	($0.43)	**($0.38)**	$0.05	-11.6%	4/1/2014	0.0%	-11.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.28)**	$0.04	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.44)	**($0.38)**	$0.06	-13.6%	4/1/2014	0.0%	-13.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE AT $15 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	4/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	4/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	4/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	4/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	4/1/2014	0.0%	-4.8%
HOME HEALTH CARE AT $20 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.47)	**($0.44)**	$0.03	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	($1.17)	**($1.09)**	$0.08	-6.8%	4/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($0.96)	**($0.90)**	$0.06	-6.2%	4/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	($1.27)	**($1.19)**	$0.08	-6.3%	4/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.94)	**($0.88)**	$0.06	-6.4%	4/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	($1.29)	**($1.21)**	$0.08	-6.2%	4/1/2014	0.0%	-6.2%
$5/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$5/$10							
SINGLE 2, 3, & 4 TIER RATES	$967.31	**$903.15**	($64.16)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,398.93	**$2,239.81**	($159.12)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,982.99	**$1,851.46**	($131.53)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,619.48	**$2,445.73**	($173.75)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,934.62	**$1,806.30**	($128.32)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,651.40	**$2,475.53**	($175.87)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$968.57	**$904.33**	($64.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,402.05	**$2,242.74**	($159.31)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,985.57	**$1,853.88**	($131.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,622.89	**$2,448.93**	($173.96)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,937.14	**$1,808.66**	($128.48)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,654.85	**$2,478.77**	($176.08)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$963.09	**$899.21**	($63.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,388.46	**$2,230.04**	($158.42)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,974.33	**$1,843.38**	($130.95)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,608.05	**$2,435.06**	($172.99)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,926.18	**$1,798.42**	($127.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,639.83	**$2,464.73**	($175.10)	-6.6%	4/1/2014	0.0%	-6.6%
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$961.43	**$897.66**	($63.77)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,384.35	**$2,226.20**	($158.15)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,970.93	**$1,840.20**	($130.73)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,603.55	**$2,430.86**	($172.69)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,922.86	**$1,795.32**	($127.54)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,635.28	**$2,460.49**	($174.79)	-6.6%	4/1/2014	0.0%	-6.6%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$955.85	**$892.45**	($63.40)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,370.51	**$2,213.28**	($157.23)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,959.49	**$1,829.52**	($129.97)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,588.44	**$2,416.75**	($171.69)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,911.70	**$1,784.90**	($126.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,619.98	**$2,446.21**	($173.77)	-6.6%	4/1/2014	0.0%	-6.6%
$0/15 or $5/10							
SINGLE 2, 3, & 4 TIER RATES	$967.95	**$903.75**	($64.20)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,400.52	**$2,241.30**	($159.22)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,984.30	**$1,852.69**	($131.61)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,621.21	**$2,447.36**	($173.85)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,935.90	**$1,807.50**	($128.40)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,653.15	**$2,477.18**	($175.97)	-6.6%	4/1/2014	0.0%	-6.6%
$10/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$10/$10							
SINGLE 2, 3, & 4 TIER RATES	$932.33	**$870.49**	($61.84)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,312.18	**$2,158.82**	($153.36)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,911.28	**$1,784.50**	($126.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,524.75	**$2,357.29**	($167.46)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,864.66	**$1,740.98**	($123.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,555.52	**$2,386.01**	($169.51)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$939.34	**$877.04**	($62.30)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,329.56	**$2,175.06**	($154.50)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,925.65	**$1,797.93**	($127.72)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,543.73	**$2,375.02**	($168.71)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,878.68	**$1,754.08**	($124.60)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,574.73	**$2,403.97**	($170.76)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$933.24	**$871.34**	($61.90)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,314.44	**$2,160.92**	($153.52)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,913.14	**$1,786.25**	($126.89)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,527.21	**$2,359.59**	($167.62)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,866.48	**$1,742.68**	($123.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,558.01	**$2,388.34**	($169.67)	-6.6%	4/1/2014	0.0%	-6.6%

HealthNow New York Inc.
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Rates Effective 4/1/2015
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$931.45	**$869.67**	($61.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,310.00	**$2,156.78**	($153.22)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,909.47	**$1,782.82**	($126.65)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,522.37	**$2,355.07**	($167.30)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,862.90	**$1,739.34**	($123.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,553.10	**$2,383.77**	($169.33)	-6.6%	4/1/2014	0.0%	-6.6%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$925.31	**$863.94**	($61.37)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,294.77	**$2,142.57**	($152.20)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,896.89	**$1,771.08**	($125.81)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,505.74	**$2,339.55**	($166.19)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,850.62	**$1,727.88**	($122.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,536.27	**$2,368.06**	($168.21)	-6.6%	4/1/2014	0.0%	-6.6%
$15/$15 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$15/$15							
SINGLE 2, 3, & 4 TIER RATES	$884.35	**$825.69**	($58.66)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,193.19	**$2,047.71**	($145.48)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,812.92	**$1,692.66**	($120.26)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,394.82	**$2,235.97**	($158.85)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,768.70	**$1,651.38**	($117.32)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,424.00	**$2,263.22**	($160.78)	-6.6%	4/1/2014	0.0%	-6.6%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$902.18	**$842.33**	($59.85)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,237.41	**$2,088.98**	($148.43)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,849.47	**$1,726.78**	($122.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,443.10	**$2,281.03**	($162.07)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,804.36	**$1,684.66**	($119.70)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,472.88	**$2,308.83**	($164.05)	-6.6%	4/1/2014	0.0%	-6.6%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$893.59	**$834.32**	($59.27)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,216.10	**$2,069.11**	($146.99)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,831.86	**$1,710.36**	($121.50)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,419.84	**$2,259.34**	($160.50)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,787.18	**$1,668.64**	($118.54)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,449.33	**$2,286.87**	($162.46)	-6.6%	4/1/2014	0.0%	-6.6%
$10/$20							
SINGLE 2, 3, & 4 TIER RATES	$885.60	**$826.86**	($58.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$2,196.29	**$2,050.61**	($145.68)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1,815.48	**$1,695.06**	($120.42)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$2,398.20	**$2,239.14**	($159.06)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,771.20	**$1,653.72**	($117.48)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$2,427.43	**$2,266.42**	($161.01)	-6.6%	4/1/2014	0.0%	-6.6%
DEPENDENT/STUDENT COVERAGE (HMO)							
26/26	1.0170	**1.0170**	0.0000	0.0%	4/1/2014	0.0%	0.0%
Form HNPOS-2 to add the out-of-network deductible/coinsurance/out-of-pocket maximum option of $500/80%/unlimited.							
SINGLE 2, 3, & 4 TIER RATES	$39.64	**$37.00**	($2.64)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$98.31	**$91.76**	($6.55)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$81.26	**$75.85**	($5.41)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$107.35	**$100.20**	($7.15)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$79.28	**$74.00**	($5.28)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$108.65	**$101.42**	($7.23)	-6.7%	4/1/2014	0.0%	-6.7%

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POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.56	**$26.67**	($1.89)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$70.83	**$66.14**	($4.69)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$58.55	**$54.67**	($3.88)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$77.34	**$72.22**	($5.12)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.12	**$53.34**	($3.78)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$78.28	**$73.10**	($5.18)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.40	**$24.65**	($1.75)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$65.47	**$61.13**	($4.34)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$54.12	**$50.53**	($3.59)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$71.49	**$66.75**	($4.74)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.80	**$49.30**	($3.50)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$72.36	**$67.57**	($4.79)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.42	**$22.79**	($1.63)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$60.56	**$56.52**	($4.04)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$50.06	**$46.72**	($3.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$66.13	**$61.72**	($4.41)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.84	**$45.58**	($3.26)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$66.94	**$62.47**	($4.47)	-6.7%	4/1/2014	0.0%	-6.7%
POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.19	**$29.12**	($2.07)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$77.35	**$72.22**	($5.13)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$63.94	**$59.70**	($4.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$84.46	**$78.86**	($5.60)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.38	**$58.24**	($4.14)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$85.49	**$79.82**	($5.67)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$14.78	**$13.80**	($0.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$36.65	**$34.22**	($2.43)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$30.30	**$28.29**	($2.01)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$40.02	**$37.37**	($2.65)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.56	**$27.60**	($1.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$40.51	**$37.83**	($2.68)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.87)	**($0.81)**	$0.06	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($2.16)	**($2.01)**	$0.15	-6.9%	4/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($1.78)	**($1.66)**	$0.12	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($2.36)	**($2.19)**	$0.17	-7.2%	4/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.74)	**($1.62)**	$0.12	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($2.38)	**($2.22)**	$0.16	-6.7%	4/1/2014	0.0%	-6.7%
POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.02	**$28.96**	($2.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$76.93	**$71.82**	($5.11)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$63.59	**$59.37**	($4.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$84.00	**$78.42**	($5.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.04	**$57.92**	($4.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$85.03	**$79.38**	($5.65)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.75	**$26.83**	($1.92)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$71.30	**$66.54**	($4.76)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$58.94	**$55.00**	($3.94)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$77.86	**$72.66**	($5.20)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.50	**$53.66**	($3.84)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$78.80	**$73.54**	($5.26)	-6.7%	4/1/2014	0.0%	-6.7%
POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$26.71	**$24.94**	($1.77)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$66.24	**$61.85**	($4.39)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$54.76	**$51.13**	($3.63)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$72.33	**$67.54**	($4.79)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.42	**$49.88**	($3.54)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$73.21	**$68.36**	($4.85)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$33.52	**$31.30**	($2.22)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$83.13	**$77.62**	($5.51)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$68.72	**$64.17**	($4.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$90.77	**$84.76**	($6.01)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$67.04	**$62.60**	($4.44)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$91.88	**$85.79**	($6.09)	-6.6%	4/1/2014	0.0%	-6.6%
POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$16.88	**$15.76**	($1.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$41.86	**$39.08**	($2.78)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$34.60	**$32.31**	($2.29)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$45.71	**$42.68**	($3.03)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$33.76	**$31.52**	($2.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$46.27	**$43.20**	($3.07)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.27	**$0.26**	($0.01)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$0.67	**$0.64**	($0.03)	-4.5%	4/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$0.55	**$0.53**	($0.02)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$0.73	**$0.70**	($0.03)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.54	**$0.52**	($0.02)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$0.74	**$0.71**	($0.03)	-4.1%	4/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.13	**$25.33**	($1.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$67.28	**$62.82**	($4.46)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$55.62	**$51.93**	($3.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$73.47	**$68.59**	($4.88)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.26	**$50.66**	($3.60)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$74.36	**$69.43**	($4.93)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.08	**$23.41**	($1.67)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$62.20	**$58.06**	($4.14)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$51.41	**$47.99**	($3.42)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$67.92	**$63.39**	($4.53)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.16	**$46.82**	($3.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$68.74	**$64.17**	($4.57)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.09	**$21.56**	($1.53)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$57.26	**$53.47**	($3.79)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.33	**$44.20**	($3.13)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$62.53	**$58.38**	($4.15)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.18	**$43.12**	($3.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$63.29	**$59.10**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.79	**$27.82**	($1.97)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$73.88	**$68.99**	($4.89)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$61.07	**$57.03**	($4.04)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$80.67	**$75.34**	($5.33)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.58	**$55.64**	($3.94)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$81.65	**$76.25**	($5.40)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.54	**$6.10**	($0.44)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$16.22	**$15.13**	($1.09)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$13.41	**$12.51**	($0.90)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$17.71	**$16.52**	($1.19)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.08	**$12.20**	($0.88)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$17.93	**$16.72**	($1.21)	-6.7%	4/1/2014	0.0%	-6.7%
POS - $250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.05	**$1.91**	($0.14)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$5.08	**$4.74**	($0.34)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$4.20	**$3.92**	($0.28)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$5.55	**$5.17**	($0.38)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.10	**$3.82**	($0.28)	-6.8%	4/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$5.62	**$5.24**	($0.38)	-6.8%	4/1/2014	0.0%	-6.8%
POS - $250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.50	**$27.54**	($1.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$73.16	**$68.30**	($4.86)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$60.48	**$56.46**	($4.02)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$79.89	**$74.58**	($5.31)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.00	**$55.08**	($3.92)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$80.86	**$75.49**	($5.37)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.27	**$25.46**	($1.81)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$67.63	**$63.14**	($4.49)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$55.90	**$52.19**	($3.71)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$73.85	**$68.95**	($4.90)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.54	**$50.92**	($3.62)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$74.75	**$69.79**	($4.96)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.33	**$23.65**	($1.68)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$62.82	**$58.65**	($4.17)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$51.93	**$48.48**	($3.45)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$68.59	**$64.04**	($4.55)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.66	**$47.30**	($3.36)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.43	**$64.82**	($4.61)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.97	**$29.85**	($2.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$79.29	**$74.03**	($5.26)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$65.54	**$61.19**	($4.35)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$86.57	**$80.83**	($5.74)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.94	**$59.70**	($4.24)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$87.63	**$81.82**	($5.81)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.08	**$6.62**	($0.46)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$17.56	**$16.42**	($1.14)	-6.5%	4/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$14.51	**$13.57**	($0.94)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$19.17	**$17.93**	($1.24)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.16	**$13.24**	($0.92)	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$19.41	**$18.15**	($1.26)	-6.5%	4/1/2014	0.0%	-6.5%
POS - $250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.50	**$3.27**	($0.23)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$8.68	**$8.11**	($0.57)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$7.18	**$6.70**	($0.48)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$9.48	**$8.86**	($0.62)	-6.5%	4/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.00	**$6.54**	($0.46)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$9.59	**$8.96**	($0.63)	-6.6%	4/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.51	**$23.82**	($1.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$63.26	**$59.07**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$52.30	**$48.83**	($3.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$69.08	**$64.50**	($4.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.02	**$47.64**	($3.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.92	**$65.29**	($4.63)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.32	**$21.77**	($1.55)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$57.83	**$53.99**	($3.84)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$47.81	**$44.63**	($3.18)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$63.15	**$58.95**	($4.20)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.64	**$43.54**	($3.10)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$63.92	**$59.67**	($4.25)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$21.47	**$20.04**	($1.43)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$53.25	**$49.70**	($3.55)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$44.01	**$41.08**	($2.93)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$58.14	**$54.27**	($3.87)	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$42.94	**$40.08**	($2.86)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$58.85	**$54.93**	($3.92)	-6.7%	4/1/2014	0.0%	-6.7%
POS - $500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.86	**$26.01**	($1.85)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$69.09	**$64.50**	($4.59)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$57.11	**$53.32**	($3.79)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$75.44	**$70.44**	($5.00)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.72	**$52.02**	($3.70)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$76.36	**$71.29**	($5.07)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.60	**$5.23**	($0.37)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.89	**$12.97**	($0.92)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.48	**$10.72**	($0.76)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$15.16	**$14.16**	($1.00)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.20	**$10.46**	($0.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$15.35	**$14.34**	($1.01)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.01**	($0.08)	-7.3%	4/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	$2.70	**$2.50**	($0.20)	-7.4%	4/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.07**	($0.16)	-7.2%	4/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$2.95	**$2.74**	($0.21)	-7.1%	4/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.02**	($0.16)	-7.3%	4/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	$2.99	**$2.77**	($0.22)	-7.4%	4/1/2014	0.0%	-7.4%
POS - $500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.50	**$25.68**	($1.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$68.20	**$63.69**	($4.51)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$56.38	**$52.64**	($3.74)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$74.47	**$69.54**	($4.93)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.00	**$51.36**	($3.64)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$75.38	**$70.39**	($4.99)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.51	**$23.82**	($1.69)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$63.26	**$59.07**	($4.19)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$52.30	**$48.83**	($3.47)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$69.08	**$64.50**	($4.58)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.02	**$47.64**	($3.38)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$69.92	**$65.29**	($4.63)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.52	**$21.96**	($1.56)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$58.33	**$54.46**	($3.87)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$48.22	**$45.02**	($3.20)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$63.69	**$59.47**	($4.22)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.04	**$43.92**	($3.12)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$64.47	**$60.19**	($4.28)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.92	**$27.94**	($1.98)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$74.20	**$69.29**	($4.91)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$61.34	**$57.28**	($4.06)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$81.02	**$75.66**	($5.36)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.84	**$55.88**	($3.96)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$82.01	**$76.58**	($5.43)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.06	**$5.66**	($0.40)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$15.03	**$14.04**	($0.99)	-6.6%	4/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.42	**$11.60**	($0.82)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$16.41	**$15.33**	($1.08)	-6.6%	4/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.12	**$11.32**	($0.80)	-6.6%	4/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$16.61	**$15.51**	($1.10)	-6.6%	4/1/2014	0.0%	-6.6%
POS - $500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.47	**$2.30**	($0.17)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.13	**$5.70**	($0.43)	-7.0%	4/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$5.06	**$4.72**	($0.34)	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$6.69	**$6.23**	($0.46)	-6.9%	4/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.94	**$4.60**	($0.34)	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$6.77	**$6.30**	($0.47)	-6.9%	4/1/2014	0.0%	-6.9%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 4/1/2015
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
ELIMINATION OF ELECTIVE ABORTION COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	4/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	4/1/2014	0.0%	-5.6%
ELIMINATION OF INFERTILITY COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DME @50% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.40)**	$0.02	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	4/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($1.14)	**($1.08)**	$0.06	-5.3%	4/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	($1.15)	**($1.10)**	$0.05	-4.3%	4/1/2014	0.0%	-4.3%
DOMESTIC PARTNER RATE (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
SNF AT 50 DAYS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.07)	**($0.06)**	$0.01	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	($0.17)	**($0.15)**	$0.02	-11.8%	4/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	4/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	4/1/2014	0.0%	-15.8%
SNF UNLIMITED AT 80% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.08)	**($0.07)**	$0.01	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.20)	**($0.17)**	$0.03	-15.0%	4/1/2014	0.0%	-15.0%
TWO PERSON 3 & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	4/1/2014	0.0%	-13.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	4/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	4/1/2014	0.0%	-13.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.34)**	$0.01	-2.9%	4/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($0.87)	**($0.84)**	$0.03	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.70)**	$0.02	-2.8%	4/1/2014	0.0%	-2.8%
FAMILY 3 TIER RATES	($0.95)	**($0.92)**	$0.03	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.68)**	$0.02	-2.9%	4/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($0.96)	**($0.93)**	$0.03	-3.1%	4/1/2014	0.0%	-3.1%
DEPENDENT/STUDENT COVERAGE (POS)							
26/26	1.0170	**1.0170**	0.0000	0.0%	4/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
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		Page Numbers
1)	Benefit Descriptions	A1-A13
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Product Line	Product Name	Region	Page Numbers
HMO+POS	Available Packages and Riders	Western New York	1-28
HMO	Master Group Contract	Western New York	29-37

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Product	Form #
Community Blue Group Plan	CB 251 & POS 12
Inp. Al. & Sub. Abuse	CB 4 Rev
Inp. Al. & Sub. Abuse - NYS	CB 179
Mental Health - 15 visits	CB5
SNF - unlimited	CB16
Over 65 - Extended Medical Care	CB 161Rev
Dependent Riders	CB83, CB167, CB186
Domestic Partners - NYS	CB230
Inp. Al. & Sub. Abuse	CB 4 Rev
Inp. Al. & Sub. Abuse - NYS	CB 179
Mental Health	CB5 (Rev 1995)
SNF	CB16
Extended Medical Care	CB 161 (Rev 1996)
External Prosthetic & Orthotic Appliances	CB 235
Deletion of Elective Abortion	CB 30
Deletion of Artificial Insemination	CB 134
Chronic Detoxification - NYS	CB 145Rev
Mental Health - NYS	CB 177
Point - of - Service	POS-12
Skilled Nursing Facility	POS-4 & POS-15
Dependent Riders	POS-5, POS-10
Community Blue IV - Group Rates	CB 283
Managed Care Rx	CB147REV, CB77
Managed Care Rx	CB147REV,CB100REV,CB101
Managed Care Rx	HNDRUG-HMO.1 (0602)
Point of Service Rx	CB-249, CB-250
DME Amendment	HN-HMO.AMEND-3
Sizzel Riders	CR1E4N0022, C41A4N0016, C41A4N0018
Master Group Contract	LS1G4N0004
New Copay Options	BH1R4N0049, LH1R4N0052,CH1R4N0054
Dependent Rider to End of Month/Year	CH1A4N0062
Added Benefits Rider	BHIR4N0057

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BENEFIT	New Community Blue (CBI)	Advantage
PCP Visits	$5 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5, $10 Copay, Visits 6-20, 50% Copay	Visits 1-5, Copay per subscriber selection Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay. - per subscriber selection
Home Health Care Visits	$10 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$10 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	20 % Copay	20% Copay
Emergency Room Visits	$35 Copay (Waived if Admitted)	$35 Copay (Waived if Admitted)
Post-mastectomy care, Including prosthesis	$0 Copay	$0 Copay
Ambulance	$0 Copay	$0 Copay
Durable Medical Equipment	20 % Copay	20 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

HealthNow New York Inc.
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Large Group File and Approve
Rates Effective 4/1/2015

BENEFIT	New Community Blue (CBII)	Advantage
PCP Visits	$10 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$10 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay. - per subscriber selection
Home Health Care Visits	$10 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$10 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	20 % Copay	20% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)
Post-mastectomy care, Including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50 % Copay	50 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

HealthNow New York Inc.
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BENEFIT	New Community Blue (CBIII)	Advantage
PCP Visits	$15 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$15 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$15 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay. - per subscriber selection
Home Health Care Visits	$15 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$15 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	50 % Copay	50% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50 % Copay	50 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year. Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

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BENEFIT	CB II
PCP Visits	$10 Copay
Pre and Post Natal Visits	$0 Copay
Well Child Care	$0 Copay
Specialist Visits	$10 Copay
Routine Refraction (every 2 years)	$10 Copay
Inpatient Hospital Care	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits
Outpatient Lab	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$10 Copay
Outpatient Surgery Facility	$10 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay
Cardiac rehabilitation 24 visits per calendar year	$10 Copay
Home Health Care Visits	$10 Copay
Hospice (210 days/visits)	$10 Copay
Allergy Testing and Treatment	$10 Copay
Services to Induce Pregnancy (Infertility Services)	20% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay
Ambulance	$50 Copay
DME	50 % Copay
SNF	Covered in full up to 30 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status

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BENEFIT	CB IV (form #CB-283)
PCP Visits	$8 Copay
Pre and Post Natal Visits	$0 Copay
Well Child Care	$0 Copay
Specialist Visits	$8 Copay
Inpatient Hospital Care	$0 Copay
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$8 Copay for 30 visits
Outpatient Mental Health Visits	Visits 1-5, $8 Copay, Visits 6-20, 50% Copay
Outpatient Substance Abuse Visits	$8 Copay 60 visits
Outpatient Lab	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay
Outpatient Surgery Facility	$8 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$8 Copay
Cardiac rehabilitation 24 visits per calendar year	$8 Copay
Home Health Care Visits	$8 Copay
Hospice (210 days/visits)	$0 Copay
Allergy Testing and Treatment	$8 Copay
Services to Induce Pregnancy (Artificial Insemination)	20 % Copay
Emergency Room Visits	$35 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay
Ambulance	$0 Copay
Durable Medical Equipment	20 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year
Inpatient Mental Health	Covered in full up to 30 days per year
Inpatient Detox	Covered in full up to 30 days per year
Dependent Coverage	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years
Out-of-Network Benefits	none

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Medicare Coverage (Form#CB34)	Converts Single Basic rate to Single Medicare Eligible rate
Alcoholism & Substance Abuse Rider (Form#CB4REV)	Covers Inpatient treatment of Alcoholism & Substance Abuse
Mental Health Rider (Form#CB5)	Adds coverage for Mental Health Benefits
Nursing Home and Skilled Nursing Facility (Form#CB16)	Adds coverage for nursing home and skilled nursing facility claims
Unlimited Skilled Nursing Benefit (POS) (Form#POS-15 & CB152)	Adds unlimited # of days to the POS skilled nursing benefit.
Elective Abortions (Form#CB30)	Deletes coverage for elective abortions
Artificial Inseminations (Form#CB134)	Deletes coverage for artificial inseminations
Extended Medical Care Rider (Form#CB161REV)	Covers external prostheses, orthotic devices, and certain diabetes supplies
External Prosthetic &Orthotic Appliances (Form#CB235)	Covers external prostheses, orthotic devices, and certain diabetes supplies
Wellness	

Dependent Riders	Dependent Age	Student Age
	19	25
	21	25
	22	25
	23	25
	25	25
	19	23
	23	23
	19	26

Dependent Rider to birthday	(Form#CB83) or (Form#POS-5) or (Form #POS-16)
Dependent Rider to end of month of birthday	(Form#CB167) or (Form#POS-6) or (Form #POS-17)
Dependent Rider to end of year of birthday	(Form#CB186) or (Form #POS-20)
Dependent Rider to end of month/year	(Form CH1A4N0062)

MANAGED PRESCRIPTION DRUG RIDERS - MUST USE GENERICS UNLESS PHYSICIAN INDICATES OTHERWISE; OPEN NETWORK

Managed Prescription Drug Riders	$0 Copay
	$1 Copay
	$2 Copay
	$3 Copay
	$5 Copay
	$5 Copay with annual maximum of $500 single & $1000 family
	$7 Copay
	$7 Copay with annual maximum of $500 single & $1000 family
	$9 Copay
	$9 Copay with annual maximum of $500 single & $1000 family
	$10 Copay
	$10 Copay with annual maximum of $500 single & $1000 family
	$15 Copay
	$15 Copay with annual maximum of $500 single & $1000 family
	50% Copay
	50% Copay with annual maximum of $500 single $1000 family

Managed Prescription Drug Rider(no contraceptives,$ Copay)	(Form#CB147REV)
Adds Contraceptive coverage to Managed Drug Rider	(Form#CB77)
Adds $500 annual limit to Managed Drug Rider	(Form#CB101)

POINT OF SERVICE PRESCRIPTION DRUG RIDER - ONE COPAY FOR DRUGS PRESCRIBED BY AN IN-NETWORK PROVIDER AND A GREATER COPAY FOR DRUGS PRESCRIBED BY A OUT-OF-NETWORK PROVIDER. THIS IS AN MANAGED PRESCRIPTION DRUG RIDER (MUST USE GENERICS)

Point-of-Service Prescription Drug Riders	(Form#CB249 & Form #CB250)

Point-of-Service Prescription Drug Riders	$1 Copay In-Network /$3 Copay Out-of-Network
	$3 Copay In-Network /$5 Copay Out-of-Network
	$3 Copay In-Network /$10 Copay Out-of-Network
	$5 Copay In-Network /$10 Copay Out-of-Network
	$7 Copay In-Network /$15 Copay Out-of-Network
	$9 Copay In-Network /$15 Copay Out-of-Network
	$10 Copay In-Network /$20 Copay Out-of-Network

TRIPLE COPAY OPTION PRESCRIPTION DRUG RIDERS - GENERIC/BRAND/BRAND NON-FORMULARY COPAYMENT OPTIONS ARE AVAILABLE AS LISTED IN THE PREMIUM RATE PAGES.

Triple Copay Option Prescription Drug Riders	(Form# HNDRUG-HMO.1) (0602)

Riders for NYS

Form #CB145REV	Chronic Detoxification
Form#CB177	Mental Health
Form#CB179	Inpatient Treatment of Alcoholism & Substance Abuse
Form#CB230	Domestic Partner Rider for New York State

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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**
The number of hospice care days is limited to 210 days

C. **Medical Services**
Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**
Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only

E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 1 - HMO	OPTION 1 - W/POS
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible)

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 2- HMO	OPTION 2 - W/POS
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 4- HMO	OPTION 4 - W/POS
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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Rating Regions

Managed Care Region	Counties
Western New York	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming

HealthNow New York Inc.
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Western New York
Rates Effective 4/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
CB II - FORM # CB-251 & CB 34							
SINGLE 2 TIER RATES	$473.97	**$457.71**	($16.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$1,113.83	**$1,075.62**	($38.21)	-3.4%	4/1/2014	0.0%	-3.4%
FORM # CB4 REV - INP ALCOHOL&SUBST. ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$2.74	**$2.65**	($0.09)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$6.92	**$6.70**	($0.22)	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$5.62	**$5.43**	($0.19)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$7.58	**$7.33**	($0.25)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.48	**$5.30**	($0.18)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$7.72	**$7.47**	($0.25)	-3.2%	4/1/2014	0.0%	-3.2%
FORM # CB179 - INP. SUBSTANCE ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$5.94	**$5.73**	($0.21)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$15.01	**$14.48**	($0.53)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$12.18	**$11.75**	($0.43)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$16.42	**$15.84**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.88	**$11.46**	($0.42)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.74	**$16.15**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
FORM # CB16 - SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$1.65	**$1.60**	($0.05)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$4.17	**$4.04**	($0.13)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$3.38	**$3.28**	($0.10)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$4.56	**$4.42**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.30	**$3.20**	($0.10)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$4.65	**$4.51**	($0.14)	-3.0%	4/1/2014	0.0%	-3.0%
FORM # CB161REV - EXTENDED MEDICAL CARE							
SINGLE 2, 3, & 4 TIER RATES	$3.17	**$3.07**	($0.10)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$8.01	**$7.76**	($0.25)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$6.50	**$6.29**	($0.21)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$8.77	**$8.49**	($0.28)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.34	**$6.14**	($0.20)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$8.93	**$8.65**	($0.28)	-3.1%	4/1/2014	0.0%	-3.1%
FORM # CB30 - DELETION OF ELEC. ABORTION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # CB134 - DELETION OF ARTIFICIAL INSEM							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # CB145REV - CHRONIC DETOX (FOR NYS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # CB-230 - DOMESTIC PARTNER (FOR NYS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # CB-235 - EXTERNAL PROSTHETICS							
SINGLE 2, 3, & 4 TIER RATES	$1.28	**$1.24**	($0.04)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$3.23	**$3.13**	($0.10)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$2.62	**$2.54**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$3.54	**$3.43**	($0.11)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.56	**$2.48**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$3.61	**$3.49**	($0.12)	-3.3%	4/1/2014	0.0%	-3.3%
FORM # POS-4 - SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # CB-251 - INPATIENT $250 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($2.80)	**($2.70)**	$0.10	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($7.08)	**($6.82)**	$0.26	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($5.74)	**($5.54)**	$0.20	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($7.74)	**($7.47)**	$0.27	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.60)	**($5.40)**	$0.20	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($7.89)	**($7.61)**	$0.28	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CB-251 - INPATIENT $500 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($5.51)	**($5.32)**	$0.19	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	($13.92)	**($13.44)**	$0.48	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($11.30)	**($10.91)**	$0.39	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($15.24)	**($14.71)**	$0.53	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.02)	**($10.64)**	$0.38	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	($15.53)	**($14.99)**	$0.54	-3.5%	4/1/2014	0.0%	-3.5%
FORM # CB-289 - 2ND OPIN .Breast Recon/Mastect							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # CB251-R5 - OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.06)	**($1.02)**	$0.04	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($2.68)	**($2.58)**	$0.10	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($2.17)	**($2.09)**	$0.08	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($2.93)	**($2.82)**	$0.11	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.12)	**($2.04)**	$0.08	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($2.99)	**($2.87)**	$0.12	-4.0%	4/1/2014	0.0%	-4.0%
FORM # CB251-R5 - OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.88)	**($1.81)**	$0.07	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($4.75)	**($4.57)**	$0.18	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($3.85)	**($3.71)**	$0.14	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($5.20)	**($5.00)**	$0.20	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.76)	**($3.62)**	$0.14	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($5.30)	**($5.10)**	$0.20	-3.8%	4/1/2014	0.0%	-3.8%
FORM # CB251-R5 - OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.98)	**($0.95)**	$0.03	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($2.48)	**($2.40)**	$0.08	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($2.01)	**($1.95)**	$0.06	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($2.71)	**($2.63)**	$0.08	-3.0%	4/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.96)	**($1.90)**	$0.06	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($2.76)	**($2.68)**	$0.08	-2.9%	4/1/2014	0.0%	-2.9%
FORM # CB2 251 Base 15 - OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.78)	**($1.72)**	$0.06	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	($4.50)	**($4.35)**	$0.15	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($3.65)	**($3.53)**	$0.12	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	($4.92)	**($4.76)**	$0.16	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.56)	**($3.44)**	$0.12	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	($5.02)	**($4.85)**	$0.17	-3.4%	4/1/2014	0.0%	-3.4%
FORM # CB251-R.4REV1 - NEW CB $20/$20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($6.16)	**($5.95)**	$0.21	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	($15.57)	**($15.04)**	$0.53	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($12.63)	**($12.20)**	$0.43	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($17.03)	**($16.45)**	$0.58	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.32)	**($11.90)**	$0.42	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	($17.36)	**($16.77)**	$0.59	-3.4%	4/1/2014	0.0%	-3.4%
FORM # HNHMO-2.R-2 - HMO 100 INP ALC & SUBS ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$3.61	**$3.66**	$0.05	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$9.12	**$9.25**	$0.13	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$7.40	**$7.50**	$0.10	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$9.98	**$10.12**	$0.14	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.22	**$7.32**	$0.10	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$10.17	**$10.31**	$0.14	1.4%	4/1/2014	0.0%	1.4%
FORM # HNHMO-2.R-4 - HMO 100 PROSTHETIC&ORTHOTIC							
SINGLE 2, 3, & 4 TIER RATES	$1.80	**$1.83**	$0.03	1.7%	4/1/2014	0.0%	1.7%
FAMILY 2 TIER RATES	$4.55	**$4.62**	$0.07	1.5%	4/1/2014	0.0%	1.5%
TWO PERSON 3 & 4 TIER RATES	$3.69	**$3.75**	$0.06	1.6%	4/1/2014	0.0%	1.6%
FAMILY 3 TIER RATES	$4.98	**$5.06**	$0.08	1.6%	4/1/2014	0.0%	1.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.60	**$3.66**	$0.06	1.7%	4/1/2014	0.0%	1.7%
FAMILY 4 TIER RATES	$5.07	**$5.16**	$0.09	1.8%	4/1/2014	0.0%	1.8%
FORM # HNHMO-2.R-5 - HMO 100 KERATOPLASTY (Lasik)							
SINGLE 2, 3, & 4 TIER RATES	$5.02	**$5.09**	$0.07	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$12.69	**$12.86**	$0.17	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$10.29	**$10.43**	$0.14	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$13.88	**$14.07**	$0.19	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.04	**$10.18**	$0.14	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$14.15	**$14.34**	$0.19	1.3%	4/1/2014	0.0%	1.3%
FORM # HNHMO-2.R-7 - HMO 100 VISION							
SINGLE 2, 3, & 4 TIER RATES	$5.10	**$5.17**	$0.07	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$12.89	**$13.06**	$0.17	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$10.46	**$10.60**	$0.14	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	$14.10	**$14.30**	$0.20	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.20	**$10.34**	$0.14	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$14.37	**$14.57**	$0.20	1.4%	4/1/2014	0.0%	1.4%
FORM # HNHMO-2.R-6 - HMO 100 DENTAL							
SINGLE 2, 3, & 4 TIER RATES	$2.94	**$2.97**	$0.03	1.0%	4/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$7.43	**$7.51**	$0.08	1.1%	4/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$6.03	**$6.09**	$0.06	1.0%	4/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	$8.13	**$8.21**	$0.08	1.0%	4/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.88	**$5.94**	$0.06	1.0%	4/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$8.28	**$8.37**	$0.09	1.1%	4/1/2014	0.0%	1.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # HNHMO-2.R-8 - HMO 100 SNF							
SINGLE 2, 3, & 4 TIER RATES	$2.42	**$2.45**	$0.03	1.2%	4/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	$6.12	**$6.19**	$0.07	1.1%	4/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$4.96	**$5.02**	$0.06	1.2%	4/1/2014	0.0%	1.2%
FAMILY 3 TIER RATES	$6.69	**$6.77**	$0.08	1.2%	4/1/2014	0.0%	1.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.84	**$4.90**	$0.06	1.2%	4/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	$6.82	**$6.90**	$0.08	1.2%	4/1/2014	0.0%	1.2%
FORM # HNPOS-2.R-5 - HMO 100 SNF POS							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 OUTPATIENT SURG. $75							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 ER COPAY $50							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 DELETE ABORTION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 DELETE STERILIZATION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 $250 IPCP							
SINGLE 2, 3, & 4 TIER RATES	($2.97)	**($3.01)**	($0.04)	1.3%	4/1/2014	0.0%	1.3%
FAMILY 2 TIER RATES	($7.51)	**($7.61)**	($0.10)	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	($6.09)	**($6.17)**	($0.08)	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	($8.21)	**($8.32)**	($0.11)	1.3%	4/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.94)	**($6.02)**	($0.08)	1.3%	4/1/2014	0.0%	1.3%
FAMILY 4 TIER RATES	($8.37)	**($8.48)**	($0.11)	1.3%	4/1/2014	0.0%	1.3%
FORM # HNHMO-2 - HMO 100 $500 IPCP							
SINGLE 2, 3, & 4 TIER RATES	($5.89)	**($5.97)**	($0.08)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	($14.88)	**($15.09)**	($0.21)	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	($12.07)	**($12.24)**	($0.17)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	($16.29)	**($16.51)**	($0.22)	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.78)	**($11.94)**	($0.16)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	($16.60)	**($16.82)**	($0.22)	1.3%	4/1/2014	0.0%	1.3%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$0.72	**$0.70**	($0.02)	-2.8%	4/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	$1.82	**$1.77**	($0.05)	-2.7%	4/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$1.48	**$1.44**	($0.04)	-2.7%	4/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	$1.99	**$1.94**	($0.05)	-2.5%	4/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.44	**$1.40**	($0.04)	-2.8%	4/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	$2.03	**$1.97**	($0.06)	-3.0%	4/1/2014	0.0%	-3.0%
FORM # LH1R4N0151 - HMO 100 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.03	**$1.04**	$0.01	1.0%	4/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$2.60	**$2.63**	$0.03	1.2%	4/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	$2.11	**$2.13**	$0.02	0.9%	4/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	$2.85	**$2.88**	$0.03	1.1%	4/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.06	**$2.08**	$0.02	1.0%	4/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$2.90	**$2.93**	$0.03	1.0%	4/1/2014	0.0%	1.0%
Gym Membership							
SINGLE 2, 3, & 4 TIER RATES	$2.01	**$1.93**	($0.08)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$5.08	**$4.88**	($0.20)	-3.9%	4/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$4.12	**$3.96**	($0.16)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$5.56	**$5.34**	($0.22)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.02	**$2.20**	$0.18	8.9%	4/1/2014	0.0%	8.9%
FAMILY 4 TIER RATES	$5.66	**$5.44**	($0.22)	-3.9%	4/1/2014	0.0%	-3.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # HNHMO2 & HNHMO3 & CB34 - HMO 100							
$15/$20 w/ referrals							
SINGLE 2, 3, & 4 TIER RATES	$513.18	**$520.26**	$7.08	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$1,296.81	**$1,314.70**	$17.89	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$1,052.02	**$1,066.53**	$14.51	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$1,418.94	**$1,438.52**	$19.58	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,026.36	**$1,040.52**	$14.16	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$1,446.14	**$1,466.09**	$19.95	1.4%	4/1/2014	0.0%	1.4%
$20/$20 w/ referrals							
SINGLE 2, 3, & 4 TIER RATES	$490.33	**$497.10**	$6.77	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$1,239.06	**$1,256.17**	$17.11	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$1,005.18	**$1,019.06**	$13.88	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$1,355.76	**$1,374.48**	$18.72	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$980.66	**$994.20**	$13.54	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$1,381.75	**$1,400.83**	$19.08	1.4%	4/1/2014	0.0%	1.4%
$15/$20 Open Access							
SINGLE 2, 3, & 4 TIER RATES	$528.27	**$535.57**	$7.30	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$1,334.94	**$1,353.39**	$18.45	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$1,082.95	**$1,097.92**	$14.97	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$1,460.67	**$1,480.85**	$20.18	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,056.54	**$1,071.14**	$14.60	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$1,488.66	**$1,509.24**	$20.58	1.4%	4/1/2014	0.0%	1.4%
$20/$20 Open Access							
SINGLE 2, 3, & 4 TIER RATES	$504.43	**$511.39**	$6.96	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$1,274.69	**$1,292.28**	$17.59	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$1,034.08	**$1,048.35**	$14.27	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$1,394.75	**$1,413.99**	$19.24	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,008.86	**$1,022.78**	$13.92	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$1,421.48	**$1,441.10**	$19.62	1.4%	4/1/2014	0.0%	1.4%
FORM # POS-12 - POINT OF SERVICE - ADVANTAGE A (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.79	**$3.66**	($0.13)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$9.58	**$9.25**	($0.33)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$7.77	**$7.50**	($0.27)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$10.48	**$10.12**	($0.36)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.58	**$7.32**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$10.68	**$10.31**	($0.37)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.60	**$3.48**	($0.12)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$9.10	**$8.79**	($0.31)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$7.38	**$7.13**	($0.25)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$9.95	**$9.62**	($0.33)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.20	**$6.96**	($0.24)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$10.14	**$9.81**	($0.33)	-3.3%	4/1/2014	0.0%	-3.3%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.38	**$3.26**	($0.12)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$8.54	**$8.24**	($0.30)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$6.93	**$6.68**	($0.25)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$9.35	**$9.01**	($0.34)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.76	**$6.52**	($0.24)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$9.52	**$9.19**	($0.33)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.95	**$5.74**	($0.21)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$15.04	**$14.50**	($0.54)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$12.20	**$11.77**	($0.43)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$16.45	**$15.87**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.90	**$11.48**	($0.42)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.77	**$16.18**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.75	**$5.55**	($0.20)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$14.53	**$14.02**	($0.51)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.79	**$11.38**	($0.41)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$15.90	**$15.35**	($0.55)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.50	**$11.10**	($0.40)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.20	**$15.64**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.40	**$5.21**	($0.19)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$13.65	**$13.17**	($0.48)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.07	**$10.68**	($0.39)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$14.93	**$14.41**	($0.52)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.80	**$10.42**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$15.22	**$14.68**	($0.54)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.46	**$6.23**	($0.23)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$16.32	**$15.74**	($0.58)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$13.24	**$12.77**	($0.47)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$17.86	**$17.23**	($0.63)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.92	**$12.46**	($0.46)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$18.20	**$17.56**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.23	**$6.02**	($0.21)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$15.74	**$15.21**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$12.77	**$12.34**	($0.43)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$17.23	**$16.65**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.46	**$12.04**	($0.42)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$17.56	**$16.96**	($0.60)	-3.4%	4/1/2014	0.0%	-3.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.85	**$5.65**	($0.20)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.78	**$14.28**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$11.99	**$11.58**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$16.18	**$15.62**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.70	**$11.30**	($0.40)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$16.49	**$15.92**	($0.57)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$7.09	**$6.84**	($0.25)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$17.92	**$17.28**	($0.64)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$14.53	**$14.02**	($0.51)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$19.60	**$18.91**	($0.69)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.18	**$13.68**	($0.50)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$19.98	**$19.28**	($0.70)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.76	**$6.53**	($0.23)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$17.08	**$16.50**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$13.86	**$13.39**	($0.47)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$18.69	**$18.06**	($0.63)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.52	**$13.06**	($0.46)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$19.05	**$18.40**	($0.65)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.38	**$6.16**	($0.22)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$16.12	**$15.57**	($0.55)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$13.08	**$12.63**	($0.45)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$17.64	**$17.03**	($0.61)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.76	**$12.32**	($0.44)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$17.98	**$17.36**	($0.62)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.66	**$7.40**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$19.36	**$18.70**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$15.70	**$15.17**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$21.18	**$20.46**	($0.72)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.32	**$14.80**	($0.52)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$21.59	**$20.85**	($0.74)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.36	**$7.11**	($0.25)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$18.60	**$17.97**	($0.63)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$15.09	**$14.58**	($0.51)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$20.35	**$19.66**	($0.69)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.72	**$14.22**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$20.74	**$20.04**	($0.70)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.96	**$6.72**	($0.24)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$17.59	**$16.98**	($0.61)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$14.27	**$13.78**	($0.49)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$19.24	**$18.58**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.92	**$13.44**	($0.48)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$19.61	**$18.94**	($0.67)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.55	**$1.49**	($0.06)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.92	**$3.77**	($0.15)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.18	**$3.05**	($0.13)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$4.29	**$4.12**	($0.17)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.10	**$2.98**	($0.12)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	4/1/2014	0.0%	-3.9%
$250 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.28	**$1.24**	($0.04)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$3.23	**$3.13**	($0.10)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$2.62	**$2.54**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$3.54	**$3.43**	($0.11)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.56	**$2.48**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$3.61	**$3.49**	($0.12)	-3.3%	4/1/2014	0.0%	-3.3%
$500 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.36	**$1.31**	($0.05)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$3.44	**$3.31**	($0.13)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.79	**$2.69**	($0.10)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$3.76	**$3.62**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.72	**$2.62**	($0.10)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.83	**$3.69**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.34	**$3.22**	($0.12)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$8.44	**$8.14**	($0.30)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$6.85	**$6.60**	($0.25)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$9.24	**$8.90**	($0.34)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.68	**$6.44**	($0.24)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$9.41	**$9.07**	($0.34)	-3.6%	4/1/2014	0.0%	-3.6%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.16	**$3.05**	($0.11)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$7.99	**$7.71**	($0.28)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$6.48	**$6.25**	($0.23)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$8.74	**$8.43**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.32	**$6.10**	($0.22)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$8.90	**$8.59**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$2.99	**$2.88**	($0.11)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$7.56	**$7.28**	($0.28)	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$6.13	**$5.90**	($0.23)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$8.27	**$7.96**	($0.31)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.98	**$5.76**	($0.22)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$8.43	**$8.12**	($0.31)	-3.7%	4/1/2014	0.0%	-3.7%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.45	**$5.26**	($0.19)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$13.77	**$13.29**	($0.48)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.17	**$10.78**	($0.39)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$15.07	**$14.54**	($0.53)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.90	**$10.52**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$15.36	**$14.82**	($0.54)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.18	**$5.00**	($0.18)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$13.09	**$12.64**	($0.45)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$10.62	**$10.25**	($0.37)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$14.32	**$13.83**	($0.49)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.36	**$10.00**	($0.36)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$14.60	**$14.09**	($0.51)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$4.93	**$4.77**	($0.16)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$12.46	**$12.05**	($0.41)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$10.11	**$9.78**	($0.33)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$13.63	**$13.19**	($0.44)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.86	**$9.54**	($0.32)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$13.89	**$13.44**	($0.45)	-3.2%	4/1/2014	0.0%	-3.2%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.94	**$5.73**	($0.21)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$15.01	**$14.48**	($0.53)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$12.18	**$11.75**	($0.43)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$16.42	**$15.84**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.88	**$11.46**	($0.42)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.74	**$16.15**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.66	**$5.47**	($0.19)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.30	**$13.82**	($0.48)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$11.60	**$11.21**	($0.39)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$15.65	**$15.12**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.32	**$10.94**	($0.38)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$15.95	**$15.41**	($0.54)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.40	**$5.21**	($0.19)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$13.65	**$13.17**	($0.48)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.07	**$10.68**	($0.39)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$14.93	**$14.41**	($0.52)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.80	**$10.42**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$15.22	**$14.68**	($0.54)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.46	**$6.23**	($0.23)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$16.32	**$15.74**	($0.58)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$13.24	**$12.77**	($0.47)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$17.86	**$17.23**	($0.63)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.92	**$12.46**	($0.46)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$18.20	**$17.56**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.23	**$6.02**	($0.21)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$15.74	**$15.21**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$12.77	**$12.34**	($0.43)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$17.23	**$16.65**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.46	**$12.04**	($0.42)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$17.56	**$16.96**	($0.60)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$5.85	**$5.65**	($0.20)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.78	**$14.28**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$11.99	**$11.58**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$16.18	**$15.62**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.70	**$11.30**	($0.40)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$16.49	**$15.92**	($0.57)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.15	**$6.91**	($0.24)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$18.07	**$17.46**	($0.61)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$14.66	**$14.17**	($0.49)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$19.77	**$19.11**	($0.66)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.30	**$13.82**	($0.48)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$20.15	**$19.47**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.83	**$6.60**	($0.23)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$17.26	**$16.68**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$14.00	**$13.53**	($0.47)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$18.88	**$18.25**	($0.63)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.66	**$13.20**	($0.46)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$19.25	**$18.60**	($0.65)	-3.4%	4/1/2014	0.0%	-3.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.49	**$6.26**	($0.23)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$16.40	**$15.82**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$13.30	**$12.83**	($0.47)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$17.94	**$17.31**	($0.63)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.98	**$12.52**	($0.46)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$18.29	**$17.64**	($0.65)	-3.6%	4/1/2014	0.0%	-3.6%
$100 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.05**	($0.04)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.75	**$2.65**	($0.10)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.15**	($0.08)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$3.01	**$2.90**	($0.11)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.10**	($0.08)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.07	**$2.96**	($0.11)	-3.6%	4/1/2014	0.0%	-3.6%
$250 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.05	**$1.01**	($0.04)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$2.65	**$2.55**	($0.10)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.15	**$2.07**	($0.08)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.90	**$2.79**	($0.11)	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.10	**$2.02**	($0.08)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$2.96	**$2.85**	($0.11)	-3.7%	4/1/2014	0.0%	-3.7%
$500 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$0.99	**$0.96**	($0.03)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$2.50	**$2.43**	($0.07)	-2.8%	4/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$2.03	**$1.97**	($0.06)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$2.74	**$2.65**	($0.09)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.98	**$1.92**	($0.06)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$2.79	**$2.71**	($0.08)	-2.9%	4/1/2014	0.0%	-2.9%
FORM # POS-12 - POINT OF SERVICE - ADVANTAGE B (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.46	**$6.23**	($0.23)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$16.32	**$15.74**	($0.58)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$13.24	**$12.77**	($0.47)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$17.86	**$17.23**	($0.63)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.92	**$12.46**	($0.46)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$18.20	**$17.56**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.21	**$6.00**	($0.21)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$15.69	**$15.16**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$12.73	**$12.30**	($0.43)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$17.17	**$16.59**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.42	**$12.00**	($0.42)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$17.50	**$16.91**	($0.59)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.84	**$5.64**	($0.20)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.76	**$14.25**	($0.51)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.97	**$11.56**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$16.15	**$15.59**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.68	**$11.28**	($0.40)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$16.46	**$15.89**	($0.57)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$9.12	**$8.81**	($0.31)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$23.05	**$22.26**	($0.79)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$18.70	**$18.06**	($0.64)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$25.22	**$24.36**	($0.86)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.24	**$17.62**	($0.62)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$25.70	**$24.83**	($0.87)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.72	**$8.42**	($0.30)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$22.04	**$21.28**	($0.76)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$17.88	**$17.26**	($0.62)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$24.11	**$23.28**	($0.83)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.44	**$16.84**	($0.60)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$24.57	**$23.73**	($0.84)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.23	**$7.94**	($0.29)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$20.80	**$20.06**	($0.74)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$16.87	**$16.28**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$22.76	**$21.95**	($0.81)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.46	**$15.88**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$23.19	**$22.37**	($0.82)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.62	**$9.29**	($0.33)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$24.31	**$23.48**	($0.83)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$19.72	**$19.04**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$26.60	**$25.69**	($0.91)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.24	**$18.58**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$27.11	**$26.18**	($0.93)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.20	**$8.88**	($0.32)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$23.25	**$22.44**	($0.81)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$18.86	**$18.20**	($0.66)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$25.44	**$24.55**	($0.89)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.40	**$17.76**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$25.93	**$25.02**	($0.91)	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.76	**$8.45**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$22.14	**$21.35**	($0.79)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$17.96	**$17.32**	($0.64)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$24.22	**$23.36**	($0.86)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.52	**$16.90**	($0.62)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$24.69	**$23.81**	($0.88)	-3.6%	4/1/2014	0.0%	-3.6%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.26	**$9.91**	($0.35)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$25.93	**$25.04**	($0.89)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$21.03	**$20.32**	($0.71)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$28.37	**$27.40**	($0.97)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.52	**$19.82**	($0.70)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$28.91	**$27.93**	($0.98)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.88	**$9.54**	($0.34)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$24.97	**$24.11**	($0.86)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$20.25	**$19.56**	($0.69)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$27.32	**$26.38**	($0.94)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.76	**$19.08**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$27.84	**$26.88**	($0.96)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.32	**$9.00**	($0.32)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$23.55	**$22.74**	($0.81)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$19.11	**$18.45**	($0.66)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$25.77	**$24.89**	($0.88)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.64	**$18.00**	($0.64)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$26.26	**$25.36**	($0.90)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.94	**$10.56**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$27.65	**$26.69**	($0.96)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$22.43	**$21.65**	($0.78)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$30.25	**$29.20**	($1.05)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.88	**$21.12**	($0.76)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$30.83	**$29.76**	($1.07)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.48	**$10.12**	($0.36)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$26.48	**$25.57**	($0.91)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$21.48	**$20.75**	($0.73)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$28.98	**$27.98**	($1.00)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.96	**$20.24**	($0.72)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$29.53	**$28.52**	($1.01)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.94	**$9.60**	($0.34)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$25.12	**$24.26**	($0.86)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$20.38	**$19.68**	($0.70)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$27.48	**$26.54**	($0.94)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.88	**$19.20**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$28.01	**$27.05**	($0.96)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$2.01	**$1.93**	($0.08)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$5.08	**$4.88**	($0.20)	-3.9%	4/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$4.12	**$3.96**	($0.16)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$5.56	**$5.34**	($0.22)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.02	**$3.86**	($0.16)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$5.66	**$5.44**	($0.22)	-3.9%	4/1/2014	0.0%	-3.9%
$250 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.91	**$1.84**	($0.07)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.83	**$4.65**	($0.18)	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$3.92	**$3.77**	($0.15)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$5.28	**$5.09**	($0.19)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.82	**$3.68**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$5.38	**$5.19**	($0.19)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.87	**$1.80**	($0.07)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.73	**$4.55**	($0.18)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.83	**$3.69**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$5.17	**$4.98**	($0.19)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.74	**$3.60**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$5.27	**$5.07**	($0.20)	-3.8%	4/1/2014	0.0%	-3.8%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.87	**$5.67**	($0.20)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.83	**$14.33**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$12.03	**$11.62**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$16.23	**$15.68**	($0.55)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.74	**$11.34**	($0.40)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$16.54	**$15.98**	($0.56)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.65	**$5.46**	($0.19)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.28	**$13.80**	($0.48)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$11.58	**$11.19**	($0.39)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$15.62	**$15.10**	($0.52)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.30	**$10.92**	($0.38)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$15.92	**$15.39**	($0.53)	-3.3%	4/1/2014	0.0%	-3.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.34	**$5.16**	($0.18)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$13.49	**$13.04**	($0.45)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$10.95	**$10.58**	($0.37)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$14.77	**$14.27**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.68	**$10.32**	($0.36)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$15.05	**$14.54**	($0.51)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.45	**$8.16**	($0.29)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$21.35	**$20.62**	($0.73)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$17.32	**$16.73**	($0.59)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$23.36	**$22.56**	($0.80)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.90	**$16.32**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$23.81	**$22.99**	($0.82)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.14	**$7.86**	($0.28)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$20.57	**$19.86**	($0.71)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$16.69	**$16.11**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$22.51	**$21.73**	($0.78)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.28	**$15.72**	($0.56)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$22.94	**$22.15**	($0.79)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$7.66	**$7.40**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$19.36	**$18.70**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$15.70	**$15.17**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$21.18	**$20.46**	($0.72)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.32	**$14.80**	($0.52)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$21.59	**$20.85**	($0.74)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.02	**$8.72**	($0.30)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$22.79	**$22.04**	($0.75)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$18.49	**$17.88**	($0.61)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$24.94	**$24.11**	($0.83)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.04	**$17.44**	($0.60)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$25.42	**$24.57**	($0.85)	-3.3%	4/1/2014	0.0%	-3.3%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.65	**$8.35**	($0.30)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$21.86	**$21.10**	($0.76)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$17.73	**$17.12**	($0.61)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$23.92	**$23.09**	($0.83)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.30	**$16.70**	($0.60)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$24.38	**$23.53**	($0.85)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.22	**$7.93**	($0.29)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$20.77	**$20.04**	($0.73)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$16.85	**$16.26**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$22.73	**$21.93**	($0.80)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.44	**$15.86**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$23.16	**$22.35**	($0.81)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.55	**$9.23**	($0.32)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$24.13	**$23.32**	($0.81)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$19.58	**$18.92**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$26.41	**$25.52**	($0.89)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.10	**$18.46**	($0.64)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$26.91	**$26.01**	($0.90)	-3.3%	4/1/2014	0.0%	-3.3%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.19	**$8.87**	($0.32)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$23.22	**$22.41**	($0.81)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$18.84	**$18.18**	($0.66)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$25.41	**$24.53**	($0.88)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.38	**$17.74**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$25.90	**$25.00**	($0.90)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$8.76	**$8.45**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$22.14	**$21.35**	($0.79)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$17.96	**$17.32**	($0.64)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$24.22	**$23.36**	($0.86)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.52	**$16.90**	($0.62)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$24.69	**$23.81**	($0.88)	-3.6%	4/1/2014	0.0%	-3.6%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.27	**$9.92**	($0.35)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$25.95	**$25.07**	($0.88)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$21.05	**$20.34**	($0.71)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$28.40	**$27.43**	($0.97)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.54	**$19.84**	($0.70)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$28.94	**$27.95**	($0.99)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.89	**$9.55**	($0.34)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$24.99	**$24.13**	($0.86)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$20.27	**$19.58**	($0.69)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$27.35	**$26.41**	($0.94)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.78	**$19.10**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$27.87	**$26.91**	($0.96)	-3.4%	4/1/2014	0.0%	-3.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.41	**$9.08**	($0.33)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$23.78	**$22.95**	($0.83)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$19.29	**$18.61**	($0.68)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$26.02	**$25.11**	($0.91)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.82	**$18.16**	($0.66)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$26.52	**$25.59**	($0.93)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.60	**$1.55**	($0.05)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$4.04	**$3.92**	($0.12)	-3.0%	4/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$3.28	**$3.18**	($0.10)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$4.42	**$4.29**	($0.13)	-2.9%	4/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.20	**$3.10**	($0.10)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$4.51	**$4.37**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
$250 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.55	**$1.49**	($0.06)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.92	**$3.77**	($0.15)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.18	**$3.05**	($0.13)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$4.29	**$4.12**	($0.17)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.10	**$2.98**	($0.12)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	4/1/2014	0.0%	-3.9%
$500 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.43	**$1.37**	($0.06)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$3.61	**$3.46**	($0.15)	-4.2%	4/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$2.93	**$2.81**	($0.12)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$3.95	**$3.79**	($0.16)	-4.1%	4/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.86	**$2.74**	($0.12)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$4.03	**$3.86**	($0.17)	-4.2%	4/1/2014	0.0%	-4.2%
FORM # HNPOS-2 & HNPOS-3 & CB34 - HMO 100 - POINT OF SERVICE (OON DED ($/F) / COIN / OOP MAX ($/F))							
$250/$500 // 20% // $1000/$2500							
SINGLE 2, 3, & 4 TIER RATES	$31.26	**$31.69**	$0.43	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$78.99	**$80.08**	$1.09	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$64.08	**$64.96**	$0.88	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$86.43	**$87.62**	$1.19	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.52	**$63.38**	$0.86	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$88.09	**$89.30**	$1.21	1.4%	4/1/2014	0.0%	1.4%
$250/$500 // 20% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$22.92	**$23.23**	$0.31	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$57.92	**$58.70**	$0.78	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$46.99	**$47.62**	$0.63	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	$63.37	**$64.23**	$0.86	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.84	**$46.46**	$0.62	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$64.59	**$65.46**	$0.87	1.3%	4/1/2014	0.0%	1.3%
$500/$1000 // 30% // $2500/$7500							
SINGLE 2, 3, & 4 TIER RATES	$23.21	**$23.53**	$0.32	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$58.65	**$59.46**	$0.81	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$47.58	**$48.24**	$0.66	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$64.18	**$65.06**	$0.88	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.42	**$47.06**	$0.64	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$65.41	**$66.31**	$0.90	1.4%	4/1/2014	0.0%	1.4%
$500/$1000 // 30% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$13.30	**$13.48**	$0.18	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$33.61	**$34.06**	$0.45	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$27.27	**$27.63**	$0.36	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	$36.77	**$37.27**	$0.50	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$26.60	**$26.96**	$0.36	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$37.48	**$37.99**	$0.51	1.4%	4/1/2014	0.0%	1.4%
$1000/$2000 // 30% // $5000/$15000							
SINGLE 2, 3, & 4 TIER RATES	$15.92	**$16.14**	$0.22	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$40.23	**$40.79**	$0.56	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$32.64	**$33.09**	$0.45	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$44.02	**$44.63**	$0.61	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$31.84	**$32.28**	$0.44	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$44.86	**$45.48**	$0.62	1.4%	4/1/2014	0.0%	1.4%
$1000/$2000 // 30% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.29	**$9.41**	$0.12	1.3%	4/1/2014	0.0%	1.3%
FAMILY 2 TIER RATES	$23.48	**$23.78**	$0.30	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$19.04	**$19.29**	$0.25	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	$25.69	**$26.02**	$0.33	1.3%	4/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.58	**$18.82**	$0.24	1.3%	4/1/2014	0.0%	1.3%
FAMILY 4 TIER RATES	$26.18	**$26.52**	$0.34	1.3%	4/1/2014	0.0%	1.3%
Form # BH1R4N0057 - Added Benefits Rider							
SINGLE 2, 3, & 4 TIER RATES	$17.21	**$16.62**	($0.59)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$43.49	**$42.00**	($1.49)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$35.28	**$34.07**	($1.21)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$47.59	**$45.95**	($1.64)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$34.42	**$33.24**	($1.18)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$48.50	**$46.84**	($1.66)	-3.4%	4/1/2014	0.0%	-3.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CB186, LS1G4N0004 - DEPENDENTS & STUDENTS TO THE END OF YEAR							
TWO TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
THREE TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
FOUR TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
FORM # BH1E4N0060 (Rate Reduction)							
Sponsored Dependent	1.1500	**1.1500**	0.0000	0.0%	4/1/2014	0.0%	0.0%
FORM # CH1A4N0062							
dependent/student to the end of year	1.0017	**1.0017**	0.0000	0.0%	4/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.0000	0.0%	4/1/2014	0.0%	0.0%
Forms BH1R4N0049 and LH1R4N0052 (new copays for CB-251 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($7.73)	**($7.46)**	$0.27	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($19.53)	**($18.85)**	$0.68	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	($15.85)	**($15.29)**	$0.56	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($21.37)	**($20.63)**	$0.74	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($15.46)	**($14.92)**	$0.54	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($21.78)	**($21.02)**	$0.76	-3.5%	4/1/2014	0.0%	-3.5%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.99)	**($2.88)**	$0.11	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($7.56)	**($7.28)**	$0.28	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($6.13)	**($5.90)**	$0.23	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($8.27)	**($7.96)**	$0.31	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.98)	**($5.76)**	$0.22	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($8.43)	**($8.12)**	$0.31	-3.7%	4/1/2014	0.0%	-3.7%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.22)	**($2.15)**	$0.07	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	($5.61)	**($5.43)**	$0.18	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($4.55)	**($4.41)**	$0.14	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	($6.14)	**($5.94)**	$0.20	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.44)	**($4.30)**	$0.14	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	($6.26)	**($6.06)**	$0.20	-3.2%	4/1/2014	0.0%	-3.2%
Pre-hospital ems (Ambulance) at $100 copay from $0 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.39)**	$0.01	-2.5%	4/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	($1.01)	**($0.99)**	$0.02	-2.0%	4/1/2014	0.0%	-2.0%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($1.11)	**($1.08)**	$0.03	-2.7%	4/1/2014	0.0%	-2.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.78)**	$0.02	-2.5%	4/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	($1.13)	**($1.10)**	$0.03	-2.7%	4/1/2014	0.0%	-2.7%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.31)	**($0.31)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.78)	**($0.78)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.64)	**($0.64)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.86)	**($0.86)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.62)	**($0.62)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.87)	**($0.87)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.24)	**($0.24)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.61)	**($0.61)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.49)	**($0.49)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.48)	**($0.48)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form CH1R4N0054 - new copays for HMO 100 product							
from $20/$20 OV copay to $25/$25 & $10/$40 OV copay							
SINGLE 2, 3, & 4 TIER RATES	($7.30)	**($7.40)**	($0.10)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	($18.45)	**($18.70)**	($0.25)	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	($14.97)	**($15.17)**	($0.20)	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	($20.18)	**($20.46)**	($0.28)	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.60)	**($14.80)**	($0.20)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	($20.57)	**($20.85)**	($0.28)	1.4%	4/1/2014	0.0%	1.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.53)	**($2.56)**	($0.03)	1.2%	4/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	($6.39)	**($6.47)**	($0.08)	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	($5.19)	**($5.25)**	($0.06)	1.2%	4/1/2014	0.0%	1.2%
FAMILY 3 TIER RATES	($7.00)	**($7.08)**	($0.08)	1.1%	4/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.06)	**($5.12)**	($0.06)	1.2%	4/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	($7.13)	**($7.21)**	($0.08)	1.1%	4/1/2014	0.0%	1.1%
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.19)	**($0.18)**	$0.01	-5.3%	4/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.48)	**($0.45)**	$0.03	-6.2%	4/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($0.53)	**($0.50)**	$0.03	-5.7%	4/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	4/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($0.54)	**($0.51)**	$0.03	-5.6%	4/1/2014	0.0%	-5.6%
OV copay at $10/$30 or $0/$40 from $20/$20 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$20/$40 OV copay from $25/$25 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	($1.00)	**($1.01)**	($0.01)	1.0%	4/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($2.53)	**($2.55)**	($0.02)	0.8%	4/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	($2.05)	**($2.07)**	($0.02)	1.0%	4/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	($2.77)	**($2.79)**	($0.02)	0.7%	4/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.00)	**($2.02)**	($0.02)	1.0%	4/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($2.82)	**($2.85)**	($0.03)	1.1%	4/1/2014	0.0%	1.1%
$25/$40 OV copay from $25/$25 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	($5.03)	**($5.09)**	($0.06)	1.2%	4/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	($12.71)	**($12.86)**	($0.15)	1.2%	4/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	($10.31)	**($10.43)**	($0.12)	1.2%	4/1/2014	0.0%	1.2%
FAMILY 3 TIER RATES	($13.91)	**($14.07)**	($0.16)	1.2%	4/1/2014	0.0%	1.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.06)	**($10.18)**	($0.12)	1.2%	4/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	($14.17)	**($14.34)**	($0.17)	1.2%	4/1/2014	0.0%	1.2%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.32	**$0.32**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.81	**$0.81**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.66	**$0.66**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.88	**$0.88**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.90	**$0.90**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.59	**$0.56**	($0.03)	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	$1.49	**$1.42**	($0.07)	-4.7%	4/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$1.21	**$1.15**	($0.06)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$1.63	**$1.55**	($0.08)	-4.9%	4/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.18	**$1.12**	($0.06)	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	$1.66	**$1.58**	($0.08)	-4.8%	4/1/2014	0.0%	-4.8%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.59	**$0.56**	($0.03)	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	$1.49	**$1.42**	($0.07)	-4.7%	4/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$1.21	**$1.15**	($0.06)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$1.63	**$1.55**	($0.08)	-4.9%	4/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.18	**$1.12**	($0.06)	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	$1.66	**$1.58**	($0.08)	-4.8%	4/1/2014	0.0%	-4.8%
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.84	**$0.81**	($0.03)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$2.12	**$2.05**	($0.07)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$1.72	**$1.66**	($0.06)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$2.32	**$2.24**	($0.08)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.68	**$1.62**	($0.06)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$2.37	**$2.28**	($0.09)	-3.8%	4/1/2014	0.0%	-3.8%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.93	**$0.90**	($0.03)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$2.35	**$2.27**	($0.08)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$1.91	**$1.85**	($0.06)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$2.57	**$2.49**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.86	**$1.80**	($0.06)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$2.62	**$2.54**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.41	**$1.36**	($0.05)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$3.56	**$3.44**	($0.12)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$2.89	**$2.79**	($0.10)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$3.90	**$3.76**	($0.14)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.82	**$2.72**	($0.10)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$3.97	**$3.83**	($0.14)	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.78	**$1.72**	($0.06)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$4.50	**$4.35**	($0.15)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$3.65	**$3.53**	($0.12)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$4.92	**$4.76**	($0.16)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.56	**$3.44**	($0.12)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$5.02	**$4.85**	($0.17)	-3.4%	4/1/2014	0.0%	-3.4%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.95	**$1.87**	($0.08)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$4.93	**$4.73**	($0.20)	-4.1%	4/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$4.00	**$3.83**	($0.17)	-4.3%	4/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$5.39	**$5.17**	($0.22)	-4.1%	4/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.90	**$3.74**	($0.16)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$5.50	**$5.27**	($0.23)	-4.2%	4/1/2014	0.0%	-4.2%
Form #CH1A4N0124: Catastrophic Coverage only - HMO 100 Products - HMO							
Remove 10% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($11.93)	**($12.10)**	($0.17)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	($30.15)	**($30.58)**	($0.43)	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	($24.46)	**($24.81)**	($0.35)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	($32.99)	**($33.46)**	($0.47)	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($23.86)	**($24.20)**	($0.34)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	($33.62)	**($34.10)**	($0.48)	1.4%	4/1/2014	0.0%	1.4%
Remove 20% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($11.38)	**($11.54)**	($0.16)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	($28.76)	**($29.16)**	($0.40)	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	($23.33)	**($23.66)**	($0.33)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	($31.47)	**($31.91)**	($0.44)	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($22.76)	**($23.08)**	($0.32)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	($32.07)	**($32.52)**	($0.45)	1.4%	4/1/2014	0.0%	1.4%
Form #CS1A4N0125: Catastrophic Coverage only - HMO 100 Products - POS							
Remove 30% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($1.15)	**($1.17)**	($0.02)	1.7%	4/1/2014	0.0%	1.7%
FAMILY 2 TIER RATES	($2.91)	**($2.96)**	($0.05)	1.7%	4/1/2014	0.0%	1.7%
TWO PERSON 3 & 4 TIER RATES	($2.36)	**($2.40)**	($0.04)	1.7%	4/1/2014	0.0%	1.7%
FAMILY 3 TIER RATES	($3.18)	**($3.24)**	($0.06)	1.9%	4/1/2014	0.0%	1.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.30)	**($2.34)**	($0.04)	1.7%	4/1/2014	0.0%	1.7%
FAMILY 4 TIER RATES	($3.24)	**($3.30)**	($0.06)	1.9%	4/1/2014	0.0%	1.9%
Remove 40% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($1.01)	**($1.02)**	($0.01)	1.0%	4/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($2.55)	**($2.58)**	($0.03)	1.2%	4/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	($2.07)	**($2.09)**	($0.02)	1.0%	4/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	($2.79)	**($2.82)**	($0.03)	1.1%	4/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.02)	**($2.04)**	($0.02)	1.0%	4/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($2.85)	**($2.87)**	($0.02)	0.7%	4/1/2014	0.0%	0.7%
Form #CS1R4N0122 - OON Ded/Coin/OOP max for HMO 100							
$250/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.75	**$12.93**	$0.18	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$32.22	**$32.67**	$0.45	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$26.14	**$26.51**	$0.37	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$35.25	**$35.75**	$0.50	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.50	**$25.86**	$0.36	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$35.93	**$36.44**	$0.51	1.4%	4/1/2014	0.0%	1.4%
$250/30%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$12.04	**$12.20**	$0.16	1.3%	4/1/2014	0.0%	1.3%
FAMILY 2 TIER RATES	$30.43	**$30.83**	$0.40	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$24.68	**$25.01**	$0.33	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	$33.29	**$33.73**	$0.44	1.3%	4/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.08	**$24.40**	$0.32	1.3%	4/1/2014	0.0%	1.3%
FAMILY 4 TIER RATES	$33.93	**$34.38**	$0.45	1.3%	4/1/2014	0.0%	1.3%
$250/30%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$10.90	**$11.06**	$0.16	1.5%	4/1/2014	0.0%	1.5%
FAMILY 2 TIER RATES	$27.54	**$27.95**	$0.41	1.5%	4/1/2014	0.0%	1.5%
TWO PERSON 3 & 4 TIER RATES	$22.35	**$22.67**	$0.32	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$30.14	**$30.58**	$0.44	1.5%	4/1/2014	0.0%	1.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.80	**$22.12**	$0.32	1.5%	4/1/2014	0.0%	1.5%
FAMILY 4 TIER RATES	$30.72	**$31.17**	$0.45	1.5%	4/1/2014	0.0%	1.5%
$250/40%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.10	**$12.27**	$0.17	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$30.58	**$31.01**	$0.43	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$24.81	**$25.15**	$0.34	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$33.46	**$33.93**	$0.47	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.20	**$24.54**	$0.34	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$34.10	**$34.58**	$0.48	1.4%	4/1/2014	0.0%	1.4%
$250/40%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.20	**$11.35**	$0.15	1.3%	4/1/2014	0.0%	1.3%
FAMILY 2 TIER RATES	$28.30	**$28.68**	$0.38	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$22.96	**$23.27**	$0.31	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$30.97	**$31.38**	$0.41	1.3%	4/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.40	**$22.70**	$0.30	1.3%	4/1/2014	0.0%	1.3%
FAMILY 4 TIER RATES	$31.56	**$31.98**	$0.42	1.3%	4/1/2014	0.0%	1.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$250/40%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.32	**$9.44**	$0.12	1.3%	4/1/2014	0.0%	1.3%
FAMILY 2 TIER RATES	$23.55	**$23.85**	$0.30	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$19.11	**$19.35**	$0.24	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	$25.77	**$26.10**	$0.33	1.3%	4/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.64	**$18.88**	$0.24	1.3%	4/1/2014	0.0%	1.3%
FAMILY 4 TIER RATES	$26.26	**$26.60**	$0.34	1.3%	4/1/2014	0.0%	1.3%
$500/40%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$11.79	**$11.95**	$0.16	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$29.79	**$30.20**	$0.41	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$24.17	**$24.50**	$0.33	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$32.60	**$33.04**	$0.44	1.3%	4/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.58	**$23.90**	$0.32	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$33.22	**$33.68**	$0.46	1.4%	4/1/2014	0.0%	1.4%
$500/40%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$10.79	**$10.94**	$0.15	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$27.27	**$27.65**	$0.38	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$22.12	**$22.43**	$0.31	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$29.83	**$30.25**	$0.42	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.58	**$21.88**	$0.30	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$30.41	**$30.83**	$0.42	1.4%	4/1/2014	0.0%	1.4%
$500/40%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$8.96	**$9.09**	$0.13	1.5%	4/1/2014	0.0%	1.5%
FAMILY 2 TIER RATES	$22.64	**$22.97**	$0.33	1.5%	4/1/2014	0.0%	1.5%
TWO PERSON 3 & 4 TIER RATES	$18.37	**$18.63**	$0.26	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$24.77	**$25.13**	$0.36	1.5%	4/1/2014	0.0%	1.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.92	**$18.18**	$0.26	1.5%	4/1/2014	0.0%	1.5%
FAMILY 4 TIER RATES	$25.25	**$25.62**	$0.37	1.5%	4/1/2014	0.0%	1.5%
$500/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.26	**$12.42**	$0.16	1.3%	4/1/2014	0.0%	1.3%
FAMILY 2 TIER RATES	$30.98	**$31.39**	$0.41	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$25.13	**$25.46**	$0.33	1.3%	4/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	$33.90	**$34.34**	$0.44	1.3%	4/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.52	**$24.84**	$0.32	1.3%	4/1/2014	0.0%	1.3%
FAMILY 4 TIER RATES	$34.55	**$35.00**	$0.45	1.3%	4/1/2014	0.0%	1.3%
$500/30%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.61	**$11.77**	$0.16	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$29.34	**$29.74**	$0.40	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$23.80	**$24.13**	$0.33	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$32.10	**$32.54**	$0.44	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.22	**$23.54**	$0.32	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$32.72	**$33.17**	$0.45	1.4%	4/1/2014	0.0%	1.4%
$500/30%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$10.41	**$10.55**	$0.14	1.3%	4/1/2014	0.0%	1.3%
FAMILY 2 TIER RATES	$26.31	**$26.66**	$0.35	1.3%	4/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$21.34	**$21.63**	$0.29	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$28.78	**$29.17**	$0.39	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.82	**$21.10**	$0.28	1.3%	4/1/2014	0.0%	1.3%
FAMILY 4 TIER RATES	$29.34	**$29.73**	$0.39	1.3%	4/1/2014	0.0%	1.3%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$56.90	**$57.69**	$0.79	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$143.79	**$145.78**	$1.99	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$116.65	**$118.26**	$1.61	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$157.33	**$159.51**	$2.18	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$113.80	**$115.38**	$1.58	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$160.34	**$162.57**	$2.23	1.4%	4/1/2014	0.0%	1.4%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$55.65	**$56.42**	$0.77	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	$140.63	**$142.57**	$1.94	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	$114.08	**$115.66**	$1.58	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$153.87	**$156.00**	$2.13	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$111.30	**$112.84**	$1.54	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	$156.82	**$158.99**	$2.17	1.4%	4/1/2014	0.0%	1.4%
Form #CH1R4N0054_0504 - Riders for HMO 100 Products							
Office Visit from $20/$20 to $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($10.21)	**($10.35)**	($0.14)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	($25.80)	**($26.15)**	($0.35)	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	($20.93)	**($21.22)**	($0.29)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	($28.23)	**($28.62)**	($0.39)	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($20.42)	**($20.70)**	($0.28)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	($28.77)	**($29.17)**	($0.40)	1.4%	4/1/2014	0.0%	1.4%
Emergency Room from $50 to $75							
SINGLE 2, 3, & 4 TIER RATES	($1.43)	**($1.44)**	($0.01)	0.7%	4/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	($3.61)	**($3.64)**	($0.03)	0.8%	4/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	($2.93)	**($2.95)**	($0.02)	0.7%	4/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	($3.95)	**($3.98)**	($0.03)	0.8%	4/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.86)	**($2.88)**	($0.02)	0.7%	4/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	($4.03)	**($4.06)**	($0.03)	0.7%	4/1/2014	0.0%	0.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Ambulance from $50 to $75							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.25)	**($0.25)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.21)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.28)	**($0.28)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.20)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.28)	**($0.28)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Urgent Care from $20 to $30							
SINGLE 2, 3, & 4 TIER RATES	($0.15)	**($0.14)**	$0.01	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($0.38)	**($0.35)**	$0.03	-7.9%	4/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($0.31)	**($0.29)**	$0.02	-6.5%	4/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	4/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	4/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($0.42)	**($0.39)**	$0.03	-7.1%	4/1/2014	0.0%	-7.1%
Urgent Care from $20 to $40							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.42)**	($0.01)	2.4%	4/1/2014	0.0%	2.4%
FAMILY 2 TIER RATES	($1.04)	**($1.06)**	($0.02)	1.9%	4/1/2014	0.0%	1.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.86)**	($0.02)	2.4%	4/1/2014	0.0%	2.4%
FAMILY 3 TIER RATES	($1.13)	**($1.16)**	($0.03)	2.7%	4/1/2014	0.0%	2.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.84)**	($0.02)	2.4%	4/1/2014	0.0%	2.4%
FAMILY 4 TIER RATES	($1.16)	**($1.18)**	($0.02)	1.7%	4/1/2014	0.0%	1.7%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
HMO 100 - $500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$8.04	**$7.76**	($0.28)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$20.32	**$19.61**	($0.71)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$16.48	**$15.91**	($0.57)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$22.23	**$21.46**	($0.77)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.08	**$15.52**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$22.66	**$21.87**	($0.79)	-3.5%	4/1/2014	0.0%	-3.5%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
HMO 100 - $500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$7.46	**$7.21**	($0.25)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$18.85	**$18.22**	($0.63)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$15.29	**$14.78**	($0.51)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$20.63	**$19.94**	($0.69)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.92	**$14.42**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$21.02	**$20.32**	($0.70)	-3.3%	4/1/2014	0.0%	-3.3%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($4.03)	**($3.89)**	$0.14	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($10.18)	**($9.83)**	$0.35	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($8.26)	**($7.97)**	$0.29	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($11.14)	**($10.76)**	$0.38	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.06)	**($7.78)**	$0.28	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($11.36)	**($10.96)**	$0.40	-3.5%	4/1/2014	0.0%	-3.5%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($2.15)	**($2.08)**	$0.07	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	($5.43)	**($5.26)**	$0.17	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($4.41)	**($4.26)**	$0.15	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($5.94)	**($5.75)**	$0.19	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.30)	**($4.16)**	$0.14	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	($6.06)	**($5.86)**	$0.20	-3.3%	4/1/2014	0.0%	-3.3%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.41)**	$0.01	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.06)	**($1.04)**	$0.02	-1.9%	4/1/2014	0.0%	-1.9%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.84)**	$0.02	-2.3%	4/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	4/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.18)	**($1.16)**	$0.02	-1.7%	4/1/2014	0.0%	-1.7%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($10.12)	**($9.77)**	$0.35	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($25.57)	**($24.69)**	$0.88	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($20.75)	**($20.03)**	$0.72	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($27.98)	**($27.01)**	$0.97	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($20.24)	**($19.54)**	$0.70	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($28.52)	**($27.53)**	$0.99	-3.5%	4/1/2014	0.0%	-3.5%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($9.40)	**($9.07)**	$0.33	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($23.75)	**($22.92)**	$0.83	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	($19.27)	**($18.59)**	$0.68	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($25.99)	**($25.08)**	$0.91	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($18.80)	**($18.14)**	$0.66	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($26.49)	**($25.56)**	$0.93	-3.5%	4/1/2014	0.0%	-3.5%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($8.60)	**($8.31)**	$0.29	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	($21.73)	**($21.00)**	$0.73	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($17.63)	**($17.04)**	$0.59	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	($23.78)	**($22.98)**	$0.80	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($17.20)	**($16.62)**	$0.58	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	($24.23)	**($23.42)**	$0.81	-3.3%	4/1/2014	0.0%	-3.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($1.10)	**($1.06)**	$0.04	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($2.78)	**($2.68)**	$0.10	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($2.26)	**($2.17)**	$0.09	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($3.04)	**($2.93)**	$0.11	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.20)	**($2.12)**	$0.08	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($3.10)	**($2.99)**	$0.11	-3.5%	4/1/2014	0.0%	-3.5%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($1.05)	**($1.01)**	$0.04	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($2.65)	**($2.55)**	$0.10	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($2.15)	**($2.07)**	$0.08	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($2.90)	**($2.79)**	$0.11	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.10)	**($2.02)**	$0.08	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($2.96)	**($2.85)**	$0.11	-3.7%	4/1/2014	0.0%	-3.7%
Form LH1R4S018S - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: CS1R4N0122 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 100 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$7.66	**$7.40**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$19.36	**$18.70**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$15.70	**$15.17**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$21.18	**$20.46**	($0.72)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.32	**$14.80**	($0.52)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$21.59	**$20.85**	($0.74)	-3.4%	4/1/2014	0.0%	-3.4%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$1.76	**$1.70**	($0.06)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$4.45	**$4.30**	($0.15)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$3.61	**$3.49**	($0.12)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$4.87	**$4.70**	($0.17)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.52	**$3.40**	($0.12)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$4.96	**$4.79**	($0.17)	-3.4%	4/1/2014	0.0%	-3.4%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$0.87	**$0.85**	($0.02)	-2.3%	4/1/2014	0.0%	-2.3%
FAMILY 2 TIER RATES	$2.20	**$2.15**	($0.05)	-2.3%	4/1/2014	0.0%	-2.3%
TWO PERSON 3 & 4 TIER RATES	$1.78	**$1.74**	($0.04)	-2.2%	4/1/2014	0.0%	-2.2%
FAMILY 3 TIER RATES	$2.41	**$2.35**	($0.06)	-2.5%	4/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.74	**$1.70**	($0.04)	-2.3%	4/1/2014	0.0%	-2.3%
FAMILY 4 TIER RATES	$2.45	**$2.40**	($0.05)	-2.0%	4/1/2014	0.0%	-2.0%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$3.36	**$3.40**	$0.04	1.2%	4/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	$8.49	**$8.59**	$0.10	1.2%	4/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	$6.89	**$6.97**	$0.08	1.2%	4/1/2014	0.0%	1.2%
FAMILY 3 TIER RATES	$9.29	**$9.40**	$0.11	1.2%	4/1/2014	0.0%	1.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.72	**$6.80**	$0.08	1.2%	4/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	$9.47	**$9.58**	$0.11	1.2%	4/1/2014	0.0%	1.2%
Form Number: CH1R4N0241 - Inpatient Hospital $1000 Copay (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($10.63)	**($10.26)**	$0.37	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($26.86)	**($25.93)**	$0.93	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	($21.79)	**($21.03)**	$0.76	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($29.39)	**($28.37)**	$1.02	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($21.26)	**($20.52)**	$0.74	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($29.96)	**($28.91)**	$1.05	-3.5%	4/1/2014	0.0%	-3.5%
Form Number: CH1R4N0242 - HMO 100 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($1.90)	**($1.83)**	$0.07	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($4.80)	**($4.62)**	$0.18	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($3.90)	**($3.75)**	$0.15	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($5.25)	**($5.06)**	$0.19	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.80)	**($3.66)**	$0.14	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($5.35)	**($5.16)**	$0.19	-3.6%	4/1/2014	0.0%	-3.6%
Form Number: CH1R4N0243 - Office visit copay $30/$50 (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($18.68)	**($18.94)**	($0.26)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 2 TIER RATES	($47.20)	**($47.86)**	($0.66)	1.4%	4/1/2014	0.0%	1.4%
TWO PERSON 3 & 4 TIER RATES	($38.29)	**($38.83)**	($0.54)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	($51.65)	**($52.37)**	($0.72)	1.4%	4/1/2014	0.0%	1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($37.36)	**($37.88)**	($0.52)	1.4%	4/1/2014	0.0%	1.4%
FAMILY 4 TIER RATES	($52.64)	**($53.37)**	($0.73)	1.4%	4/1/2014	0.0%	1.4%
Form Number: CH1R4N0243 - Emergency Room at $150 copay (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($4.24)	**($4.09)**	$0.15	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($10.71)	**($10.34)**	$0.37	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	($8.69)	**($8.38)**	$0.31	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($11.72)	**($11.31)**	$0.41	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.48)	**($8.18)**	$0.30	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($11.95)	**($11.53)**	$0.42	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM# HNDRUG-HMO.1 & HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$1 / $1 / na							
SINGLE 2, 3, & 4 TIER RATES	$180.87	**$213.41**	$32.54	18.0%	4/1/2014	0.0%	18.0%
FAMILY 2 TIER RATES	$457.08	**$539.32**	$82.24	18.0%	4/1/2014	0.0%	18.0%
TWO PERSON 3 & 4 TIER RATES	$370.80	**$437.52**	$66.72	18.0%	4/1/2014	0.0%	18.0%
FAMILY 3 TIER RATES	$500.14	**$590.10**	$89.96	18.0%	4/1/2014	0.0%	18.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$361.76	**$426.84**	$65.08	18.0%	4/1/2014	0.0%	18.0%
FAMILY 4 TIER RATES	$509.72	**$601.42**	$91.70	18.0%	4/1/2014	0.0%	18.0%
$3 / $3 / na							
SINGLE 2, 3, & 4 TIER RATES	$177.83	**$211.14**	$33.31	18.7%	4/1/2014	0.0%	18.7%
FAMILY 2 TIER RATES	$449.40	**$533.56**	$84.16	18.7%	4/1/2014	0.0%	18.7%
TWO PERSON 3 & 4 TIER RATES	$364.58	**$432.84**	$68.26	18.7%	4/1/2014	0.0%	18.7%
FAMILY 3 TIER RATES	$491.72	**$583.80**	$92.08	18.7%	4/1/2014	0.0%	18.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$355.68	**$422.28**	$66.60	18.7%	4/1/2014	0.0%	18.7%
FAMILY 4 TIER RATES	$501.16	**$595.00**	$93.84	18.7%	4/1/2014	0.0%	18.7%
$5 / $5 / na							
SINGLE 2, 3, & 4 TIER RATES	$175.06	**$209.18**	$34.12	19.5%	4/1/2014	0.0%	19.5%
FAMILY 2 TIER RATES	$442.38	**$528.60**	$86.22	19.5%	4/1/2014	0.0%	19.5%
TWO PERSON 3 & 4 TIER RATES	$358.88	**$428.82**	$69.94	19.5%	4/1/2014	0.0%	19.5%
FAMILY 3 TIER RATES	$484.04	**$578.38**	$94.34	19.5%	4/1/2014	0.0%	19.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$350.12	**$418.36**	$68.24	19.5%	4/1/2014	0.0%	19.5%
FAMILY 4 TIER RATES	$493.32	**$589.46**	$96.14	19.5%	4/1/2014	0.0%	19.5%
NO PAY THE DIFFERENCE							
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$157.55	**$184.62**	$27.07	17.2%	4/1/2014	0.0%	17.2%
FAMILY 2 TIER RATES	$398.16	**$466.54**	$68.38	17.2%	4/1/2014	0.0%	17.2%
TWO PERSON 3 & 4 TIER RATES	$323.00	**$378.48**	$55.48	17.2%	4/1/2014	0.0%	17.2%
FAMILY 3 TIER RATES	$435.66	**$510.48**	$74.82	17.2%	4/1/2014	0.0%	17.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$315.12	**$369.24**	$54.12	17.2%	4/1/2014	0.0%	17.2%
FAMILY 4 TIER RATES	$444.00	**$520.26**	$76.26	17.2%	4/1/2014	0.0%	17.2%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$169.82	**$198.22**	$28.40	16.7%	4/1/2014	0.0%	16.7%
FAMILY 2 TIER RATES	$429.14	**$500.90**	$71.76	16.7%	4/1/2014	0.0%	16.7%
TWO PERSON 3 & 4 TIER RATES	$348.14	**$406.36**	$58.22	16.7%	4/1/2014	0.0%	16.7%
FAMILY 3 TIER RATES	$469.56	**$548.08**	$78.52	16.7%	4/1/2014	0.0%	16.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$339.64	**$396.44**	$56.80	16.7%	4/1/2014	0.0%	16.7%
FAMILY 4 TIER RATES	$478.56	**$558.58**	$80.02	16.7%	4/1/2014	0.0%	16.7%
$5 / $15 / $35							
SINGLE 2, 3, & 4 TIER RATES	$165.23	**$190.25**	$25.02	15.1%	4/1/2014	0.0%	15.1%
FAMILY 2 TIER RATES	$417.56	**$480.78**	$63.22	15.1%	4/1/2014	0.0%	15.1%
TWO PERSON 3 & 4 TIER RATES	$338.74	**$390.04**	$51.30	15.1%	4/1/2014	0.0%	15.1%
FAMILY 3 TIER RATES	$456.88	**$526.06**	$69.18	15.1%	4/1/2014	0.0%	15.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$330.48	**$380.52**	$50.04	15.1%	4/1/2014	0.0%	15.1%
FAMILY 4 TIER RATES	$465.64	**$536.16**	$70.52	15.1%	4/1/2014	0.0%	15.1%
$7 / $15 / $35							
SINGLE 2, 3, & 4 TIER RATES	$163.69	**$190.22**	$26.53	16.2%	4/1/2014	0.0%	16.2%
FAMILY 2 TIER RATES	$413.66	**$480.68**	$67.02	16.2%	4/1/2014	0.0%	16.2%
TWO PERSON 3 & 4 TIER RATES	$335.58	**$389.96**	$54.38	16.2%	4/1/2014	0.0%	16.2%
FAMILY 3 TIER RATES	$452.64	**$525.96**	$73.32	16.2%	4/1/2014	0.0%	16.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$327.40	**$380.44**	$53.04	16.2%	4/1/2014	0.0%	16.2%
FAMILY 4 TIER RATES	$461.30	**$536.04**	$74.74	16.2%	4/1/2014	0.0%	16.2%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$156.03	**$179.68**	$23.65	15.2%	4/1/2014	0.0%	15.2%
FAMILY 2 TIER RATES	$394.32	**$454.06**	$59.74	15.2%	4/1/2014	0.0%	15.2%
TWO PERSON 3 & 4 TIER RATES	$319.88	**$368.34**	$48.46	15.1%	4/1/2014	0.0%	15.1%
FAMILY 3 TIER RATES	$431.46	**$496.82**	$65.36	15.1%	4/1/2014	0.0%	15.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$312.08	**$359.36**	$47.28	15.1%	4/1/2014	0.0%	15.1%
FAMILY 4 TIER RATES	$439.72	**$506.34**	$66.62	15.2%	4/1/2014	0.0%	15.2%

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FORM # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$7 generic only - unmanaged							
SINGLE 2, 3, & 4 TIER RATES	$73.75	**$57.78**	($15.97)	-21.7%	4/1/2014	0.0%	-21.7%
FAMILY 2 TIER RATES	$186.37	**$146.01**	($40.36)	-21.7%	4/1/2014	0.0%	-21.7%
TWO PERSON 3 & 4 TIER RATES	$151.19	**$118.45**	($32.74)	-21.7%	4/1/2014	0.0%	-21.7%
FAMILY 3 TIER RATES	$203.92	**$159.76**	($44.16)	-21.7%	4/1/2014	0.0%	-21.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$147.50	**$115.56**	($31.94)	-21.7%	4/1/2014	0.0%	-21.7%
FAMILY 4 TIER RATES	$207.83	**$162.82**	($45.01)	-21.7%	4/1/2014	0.0%	-21.7%
$10 generic only - unmanaged							
SINGLE 2, 3, & 4 TIER RATES	$69.93	**$55.62**	($14.31)	-20.5%	4/1/2014	0.0%	-20.5%
FAMILY 2 TIER RATES	$176.71	**$140.55**	($36.16)	-20.5%	4/1/2014	0.0%	-20.5%
TWO PERSON 3 & 4 TIER RATES	$143.36	**$114.02**	($29.34)	-20.5%	4/1/2014	0.0%	-20.5%
FAMILY 3 TIER RATES	$193.36	**$153.79**	($39.57)	-20.5%	4/1/2014	0.0%	-20.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$139.86	**$111.24**	($28.62)	-20.5%	4/1/2014	0.0%	-20.5%
FAMILY 4 TIER RATES	$197.06	**$156.74**	($40.32)	-20.5%	4/1/2014	0.0%	-20.5%
$5/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$147.23	**$173.01**	$25.78	17.5%	4/1/2014	0.0%	17.5%
FAMILY 2 TIER RATES	$372.05	**$437.20**	$65.15	17.5%	4/1/2014	0.0%	17.5%
TWO PERSON 3 & 4 TIER RATES	$301.82	**$354.67**	$52.85	17.5%	4/1/2014	0.0%	17.5%
FAMILY 3 TIER RATES	$407.09	**$478.37**	$71.28	17.5%	4/1/2014	0.0%	17.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$294.46	**$346.02**	$51.56	17.5%	4/1/2014	0.0%	17.5%
FAMILY 4 TIER RATES	$414.89	**$487.54**	$72.65	17.5%	4/1/2014	0.0%	17.5%
$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$151.66	**$172.75**	$21.09	13.9%	4/1/2014	0.0%	13.9%
FAMILY 2 TIER RATES	$383.24	**$436.54**	$53.30	13.9%	4/1/2014	0.0%	13.9%
TWO PERSON 3 & 4 TIER RATES	$310.90	**$354.14**	$43.24	13.9%	4/1/2014	0.0%	13.9%
FAMILY 3 TIER RATES	$419.34	**$477.65**	$58.31	13.9%	4/1/2014	0.0%	13.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$303.32	**$345.50**	$42.18	13.9%	4/1/2014	0.0%	13.9%
FAMILY 4 TIER RATES	$427.38	**$486.81**	$59.43	13.9%	4/1/2014	0.0%	13.9%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$149.44	**$172.84**	$23.40	15.7%	4/1/2014	0.0%	15.7%
FAMILY 2 TIER RATES	$377.63	**$436.77**	$59.14	15.7%	4/1/2014	0.0%	15.7%
TWO PERSON 3 & 4 TIER RATES	$306.35	**$354.32**	$47.97	15.7%	4/1/2014	0.0%	15.7%
FAMILY 3 TIER RATES	$413.20	**$477.90**	$64.70	15.7%	4/1/2014	0.0%	15.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$298.88	**$345.68**	$46.80	15.7%	4/1/2014	0.0%	15.7%
FAMILY 4 TIER RATES	$421.12	**$487.06**	$65.94	15.7%	4/1/2014	0.0%	15.7%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$134.33	**$152.07**	$17.74	13.2%	4/1/2014	0.0%	13.2%
FAMILY 2 TIER RATES	$339.45	**$384.28**	$44.83	13.2%	4/1/2014	0.0%	13.2%
TWO PERSON 3 & 4 TIER RATES	$275.38	**$311.74**	$36.36	13.2%	4/1/2014	0.0%	13.2%
FAMILY 3 TIER RATES	$371.42	**$420.47**	$49.05	13.2%	4/1/2014	0.0%	13.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$268.66	**$304.14**	$35.48	13.2%	4/1/2014	0.0%	13.2%
FAMILY 4 TIER RATES	$378.54	**$428.53**	$49.99	13.2%	4/1/2014	0.0%	13.2%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.55	**$1.77**	$0.22	14.2%	4/1/2014	0.0%	14.2%
FAMILY 2 TIER RATES	$3.92	**$4.47**	$0.55	14.0%	4/1/2014	0.0%	14.0%
TWO PERSON 3 & 4 TIER RATES	$3.18	**$3.63**	$0.45	14.2%	4/1/2014	0.0%	14.2%
FAMILY 3 TIER RATES	$4.29	**$4.89**	$0.60	14.0%	4/1/2014	0.0%	14.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.10	**$3.54**	$0.44	14.2%	4/1/2014	0.0%	14.2%
FAMILY 4 TIER RATES	$4.37	**$4.99**	$0.62	14.2%	4/1/2014	0.0%	14.2%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.70	**$0.81**	$0.11	15.7%	4/1/2014	0.0%	15.7%
FAMILY 2 TIER RATES	$1.77	**$2.05**	$0.28	15.8%	4/1/2014	0.0%	15.8%
TWO PERSON 3 & 4 TIER RATES	$1.44	**$1.66**	$0.22	15.3%	4/1/2014	0.0%	15.3%
FAMILY 3 TIER RATES	$1.94	**$2.24**	$0.30	15.5%	4/1/2014	0.0%	15.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.40	**$1.62**	$0.22	15.7%	4/1/2014	0.0%	15.7%
FAMILY 4 TIER RATES	$1.97	**$2.28**	$0.31	15.7%	4/1/2014	0.0%	15.7%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.42	**$0.49**	$0.07	16.7%	4/1/2014	0.0%	16.7%
FAMILY 2 TIER RATES	$1.06	**$1.24**	$0.18	17.0%	4/1/2014	0.0%	17.0%
TWO PERSON 3 & 4 TIER RATES	$0.86	**$1.00**	$0.14	16.3%	4/1/2014	0.0%	16.3%
FAMILY 3 TIER RATES	$1.16	**$1.35**	$0.19	16.4%	4/1/2014	0.0%	16.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.84	**$0.98**	$0.14	16.7%	4/1/2014	0.0%	16.7%
FAMILY 4 TIER RATES	$1.18	**$1.38**	$0.20	16.9%	4/1/2014	0.0%	16.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 months with 2.5 copays per 90 days							
SINGLE 2, 3, & 4 TIER RATES	($2.69)	**($2.60)**	$0.09	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	($6.80)	**($6.57)**	$0.23	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($5.51)	**($5.33)**	$0.18	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	($7.44)	**($7.19)**	$0.25	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.38)	**($5.20)**	$0.18	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	($7.58)	**($7.33)**	$0.25	-3.3%	4/1/2014	0.0%	-3.3%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 months with 3 copays per 90 days							
SINGLE 2, 3, & 4 TIER RATES	($4.12)	**($3.98)**	$0.14	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	($10.41)	**($10.06)**	$0.35	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($8.45)	**($8.16)**	$0.29	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($11.39)	**($11.00)**	$0.39	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.24)	**($7.96)**	$0.28	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	($11.61)	**($11.22)**	$0.39	-3.4%	4/1/2014	0.0%	-3.4%
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	0.000	0.0%	4/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	0.000	0.0%	4/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	0.000	0.0%	4/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	0.000	0.0%	4/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	0.000	0.0%	4/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	0.000	0.0%	4/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	0.000	0.0%	4/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	0.000	0.0%	4/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	0.000	0.0%	4/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	0.000	0.0%	4/1/2014	0.0%	0.0%
* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of				**0.968**			
Form Number: LS3A3N0208							
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)							
Deductible							
$250	0.014	**0.014**	0.000	0.0%	4/1/2014	0.0%	0.0%
$500	0.024	**0.024**	0.000	0.0%	4/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	0.000	0.0%	4/1/2014	0.0%	0.0%
Form Number: LR1A4N0230							
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)							
Deductible							
$50	0.016	**0.016**	0.000	0.0%	4/1/2014	0.0%	0.0%
$100	0.027	**0.027**	0.000	0.0%	4/1/2014	0.0%	0.0%
$250	0.056	**0.056**	0.000	0.0%	4/1/2014	0.0%	0.0%
$500	0.089	**0.089**	0.000	0.0%	4/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	0.000	0.0%	4/1/2014	0.0%	0.0%
FORM NUMBER: CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
RX OPTIONS TO BE SOLD WITH HMO GROUP PLAN.							
$10/$30/50%							
SINGLE 2, 3, & 4 TIER RATES	$143.10	**$161.86**	$18.76	13.1%	4/1/2014	0.0%	13.1%
FAMILY 2 TIER RATES	$361.61	**$409.02**	$47.41	13.1%	4/1/2014	0.0%	13.1%
TWO PERSON 3 & 4 TIER RATES	$293.36	**$331.81**	$38.45	13.1%	4/1/2014	0.0%	13.1%
FAMILY 3 TIER RATES	$395.67	**$447.54**	$51.87	13.1%	4/1/2014	0.0%	13.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$286.20	**$323.72**	$37.52	13.1%	4/1/2014	0.0%	13.1%
FAMILY 4 TIER RATES	$403.26	**$456.12**	$52.86	13.1%	4/1/2014	0.0%	13.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($2.82)	**($2.72)**	$0.10	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($7.13)	**($6.87)**	$0.26	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($5.78)	**($5.58)**	$0.20	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($7.80)	**($7.52)**	$0.28	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.64)	**($5.44)**	$0.20	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($7.95)	**($7.66)**	$0.29	-3.6%	4/1/2014	0.0%	-3.6%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$8.65	**$8.35**	($0.30)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$21.86	**$21.10**	($0.76)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$17.73	**$17.12**	($0.61)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$23.92	**$23.09**	($0.83)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.30	**$16.70**	($0.60)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$24.38	**$23.53**	($0.85)	-3.5%	4/1/2014	0.0%	-3.5%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$7.56	**$7.30**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$19.10	**$18.45**	($0.65)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$15.50	**$14.97**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$20.90	**$20.18**	($0.72)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.12	**$14.60**	($0.52)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$21.30	**$20.57**	($0.73)	-3.4%	4/1/2014	0.0%	-3.4%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$7.23	**$6.99**	($0.24)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$18.27	**$17.66**	($0.61)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$14.82	**$14.33**	($0.49)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$19.99	**$19.33**	($0.66)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.46	**$13.98**	($0.48)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$20.37	**$19.70**	($0.67)	-3.3%	4/1/2014	0.0%	-3.3%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.64	**$6.42**	($0.22)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$16.78	**$16.22**	($0.56)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$13.61	**$13.16**	($0.45)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$18.36	**$17.75**	($0.61)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.28	**$12.84**	($0.44)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$18.71	**$18.09**	($0.62)	-3.3%	4/1/2014	0.0%	-3.3%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.00	**$5.79**	($0.21)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$15.16	**$14.63**	($0.53)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$12.30	**$11.87**	($0.43)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$16.59	**$16.01**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.00	**$11.58**	($0.42)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.91	**$16.32**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$5.34	**$5.16**	($0.18)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$13.49	**$13.04**	($0.45)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$10.95	**$10.58**	($0.37)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$14.77	**$14.27**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.68	**$10.32**	($0.36)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$15.05	**$14.54**	($0.51)	-3.4%	4/1/2014	0.0%	-3.4%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$4.77	**$4.60**	($0.17)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$12.05	**$11.62**	($0.43)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$9.78	**$9.43**	($0.35)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$13.19	**$12.72**	($0.47)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.54	**$9.20**	($0.34)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$13.44	**$12.96**	($0.48)	-3.6%	4/1/2014	0.0%	-3.6%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$3.80	**$3.67**	($0.13)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$9.60	**$9.27**	($0.33)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$7.79	**$7.52**	($0.27)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$10.51	**$10.15**	($0.36)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.60	**$7.34**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$10.71	**$10.34**	($0.37)	-3.5%	4/1/2014	0.0%	-3.5%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$2.90	**$2.79**	($0.11)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$7.33	**$7.05**	($0.28)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$5.95	**$5.72**	($0.23)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$8.02	**$7.71**	($0.31)	-3.9%	4/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.80	**$5.58**	($0.22)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$8.17	**$7.86**	($0.31)	-3.8%	4/1/2014	0.0%	-3.8%

HealthNow New York Inc.
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Western New York
Rates Effective 4/1/2015
Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$2.19	**$2.12**	($0.07)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$5.53	**$5.36**	($0.17)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$4.49	**$4.35**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$6.06	**$5.86**	($0.20)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.38	**$4.24**	($0.14)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$6.17	**$5.97**	($0.20)	-3.2%	4/1/2014	0.0%	-3.2%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$1.86	**$1.79**	($0.07)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$4.70	**$4.52**	($0.18)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.81	**$3.67**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$5.14	**$4.95**	($0.19)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.72	**$3.58**	($0.14)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$5.24	**$5.04**	($0.20)	-3.8%	4/1/2014	0.0%	-3.8%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$1.74	**$1.68**	($0.06)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$4.40	**$4.25**	($0.15)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$3.57	**$3.44**	($0.13)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$4.81	**$4.65**	($0.16)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.48	**$3.36**	($0.12)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$4.90	**$4.73**	($0.17)	-3.5%	4/1/2014	0.0%	-3.5%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$1.55	**$1.49**	($0.06)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.92	**$3.77**	($0.15)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.18	**$3.05**	($0.13)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$4.29	**$4.12**	($0.17)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.10	**$2.98**	($0.12)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	4/1/2014	0.0%	-3.9%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.43	**$1.37**	($0.06)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$3.61	**$3.46**	($0.15)	-4.2%	4/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$2.93	**$2.81**	($0.12)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$3.95	**$3.79**	($0.16)	-4.1%	4/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.86	**$2.74**	($0.12)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$4.03	**$3.86**	($0.17)	-4.2%	4/1/2014	0.0%	-4.2%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.25	**$1.21**	($0.04)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$3.16	**$3.06**	($0.10)	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$2.56	**$2.48**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$3.46	**$3.35**	($0.11)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.50	**$2.42**	($0.08)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$3.52	**$3.41**	($0.11)	-3.1%	4/1/2014	0.0%	-3.1%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.04	**$1.00**	($0.04)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$2.63	**$2.53**	($0.10)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.13	**$2.05**	($0.08)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$2.88	**$2.77**	($0.11)	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.08	**$2.00**	($0.08)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$2.93	**$2.82**	($0.11)	-3.8%	4/1/2014	0.0%	-3.8%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$0.74	**$0.72**	($0.02)	-2.7%	4/1/2014	0.0%	-2.7%
FAMILY 2 TIER RATES	$1.87	**$1.82**	($0.05)	-2.7%	4/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$1.52	**$1.48**	($0.04)	-2.6%	4/1/2014	0.0%	-2.6%
FAMILY 3 TIER RATES	$2.05	**$1.99**	($0.06)	-2.9%	4/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.48	**$1.44**	($0.04)	-2.7%	4/1/2014	0.0%	-2.7%
FAMILY 4 TIER RATES	$2.09	**$2.03**	($0.06)	-2.9%	4/1/2014	0.0%	-2.9%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.50	**$0.48**	($0.02)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$1.26	**$1.21**	($0.05)	-4.0%	4/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$1.03	**$0.98**	($0.05)	-4.9%	4/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	$1.38	**$1.33**	($0.05)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.00	**$0.96**	($0.04)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$1.41	**$1.35**	($0.06)	-4.3%	4/1/2014	0.0%	-4.3%
Product Rationalization - HMO 100 - LH1R4N0297							
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
PT/OT/ST - 30 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.55	**$0.53**	($0.02)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$1.39	**$1.34**	($0.05)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$1.13	**$1.09**	($0.04)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$1.52	**$1.47**	($0.05)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.10	**$1.06**	($0.04)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$1.55	**$1.49**	($0.06)	-3.9%	4/1/2014	0.0%	-3.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.67)	**($0.64)**	$0.03	-4.5%	4/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($1.69)	**($1.62)**	$0.07	-4.1%	4/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($1.37)	**($1.31)**	$0.06	-4.4%	4/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($1.85)	**($1.77)**	$0.08	-4.3%	4/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.34)	**($1.28)**	$0.06	-4.5%	4/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($1.89)	**($1.80)**	$0.09	-4.8%	4/1/2014	0.0%	-4.8%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.92)	**($1.85)**	$0.07	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($4.85)	**($4.67)**	$0.18	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($3.94)	**($3.79)**	$0.15	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($5.31)	**($5.12)**	$0.19	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.84)	**($3.70)**	$0.14	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($5.41)	**($5.21)**	$0.20	-3.7%	4/1/2014	0.0%	-3.7%
Product Rationalization - HMO with POS 100 - LS1R3N0298							
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	4/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	4/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	4/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	4/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	4/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	4/1/2014	0.0%	-8.1%
Pros & Orths - Deductible/Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
PT/OT/ST - 30 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Out-of-Network Annual Max $1 Million							
SINGLE 2, 3, & 4 TIER RATES	$1.06	**$1.02**	($0.04)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$2.68	**$2.58**	($0.10)	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.17	**$2.09**	($0.08)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.93	**$2.82**	($0.11)	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.12	**$2.04**	($0.08)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$2.99	**$2.87**	($0.12)	-4.0%	4/1/2014	0.0%	-4.0%
Product Rationalization - HMO with POS 100 - CS1R4N0122							
OON $2000/20%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$11.93	**$11.52**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$30.15	**$29.11**	($1.04)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$24.46	**$23.62**	($0.84)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$32.99	**$31.85**	($1.14)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.86	**$23.04**	($0.82)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$33.62	**$32.46**	($1.16)	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - BH1R4N0299							
Retire HMO 200 Advantage Network							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Vision to Specialist $15 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	4/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	4/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	4/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	4/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	4/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	4/1/2014	0.0%	-8.1%
Vision to Specialist $20 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.36)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.91)	**($0.91)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.74)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($1.00)	**($1.00)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.72)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($1.01)	**($1.01)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Vision to Specialist $20 (from $15)							
SINGLE 2, 3, & 4 TIER RATES	($0.11)	**($0.10)**	$0.01	-9.1%	4/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	4/1/2014	0.0%	-10.7%
TWO PERSON 3 & 4 TIER RATES	($0.23)	**($0.21)**	$0.02	-8.7%	4/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	4/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.22)	**($0.20)**	$0.02	-9.1%	4/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	($0.31)	**($0.28)**	$0.03	-9.7%	4/1/2014	0.0%	-9.7%
Alc & SA rehab to Specialist $15 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Alc & SA rehab to Specialist $20 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Alc & SA rehab to Specialist $20 (from $15)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.80)	**($0.77)**	$0.03	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($2.02)	**($1.95)**	$0.07	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	($1.64)	**($1.58)**	$0.06	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($2.21)	**($2.13)**	$0.08	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.60)	**($1.54)**	$0.06	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($2.25)	**($2.17)**	$0.08	-3.6%	4/1/2014	0.0%	-3.6%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($2.20)	**($2.13)**	$0.07	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	($5.56)	**($5.38)**	$0.18	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($4.51)	**($4.37)**	$0.14	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	($6.08)	**($5.89)**	$0.19	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.40)	**($4.26)**	$0.14	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	($6.20)	**($6.00)**	$0.20	-3.2%	4/1/2014	0.0%	-3.2%
PT/OT/ST 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$0.63	**$0.60**	($0.03)	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	$1.59	**$1.52**	($0.07)	-4.4%	4/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	$1.29	**$1.23**	($0.06)	-4.7%	4/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$1.74	**$1.66**	($0.08)	-4.6%	4/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.26	**$1.20**	($0.06)	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	$1.78	**$1.69**	($0.09)	-5.1%	4/1/2014	0.0%	-5.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.24	**$0.24**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.61	**$0.61**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.49	**$0.49**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.66	**$0.66**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.48	**$0.48**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.68	**$0.68**	$0.00	0.0%	4/1/2014	0.0%	0.0%
IP Copay per Confinement (not treated as deductible)							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.41)**	$0.01	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.06)	**($1.04)**	$0.02	-1.9%	4/1/2014	0.0%	-1.9%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.84)**	$0.02	-2.3%	4/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	4/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.18)	**($1.16)**	$0.02	-1.7%	4/1/2014	0.0%	-1.7%
Product Rationalization - HMO 100 - LH1R4N0297							
Urgent Care from PCP to Specialist $25/$40 (Capped at $35)							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.09)**	$0.01	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	4/1/2014	0.0%	-8.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.18)**	$0.03	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	4/1/2014	0.0%	-10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.18)**	$0.02	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	4/1/2014	0.0%	-10.7%
Urgent Care from PCP to Specialist $30/$50 (Capped at $35)							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - HMO with POS 100 - LS1R3N0298							
OON Urgent Care to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	4/1/2014	0.0%	0.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$8	($0.07)	**($0.06)**	$0.01	-14.3%	4/1/2014	0.0%	-14.3%
$10	($0.10)	**($0.09)**	$0.01	-10.0%	4/1/2014	0.0%	-10.0%
$15	($0.31)	**($0.31)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
$20	($0.44)	**($0.43)**	$0.01	-2.3%	4/1/2014	0.0%	-2.3%
$25	($0.59)	**($0.56)**	$0.03	-5.1%	4/1/2014	0.0%	-5.1%
$30	($0.81)	**($0.78)**	$0.03	-3.7%	4/1/2014	0.0%	-3.7%
$35	($0.95)	**($0.92)**	$0.03	-3.2%	4/1/2014	0.0%	-3.2%
$40	($1.08)	**($1.04)**	$0.04	-3.7%	4/1/2014	0.0%	-3.7%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - CR1A4N0096							
$5 / $30 / 50%	$147.23	**$162.39**	$15.16	10.3%	4/1/2014	0.0%	10.3%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.40)**	$0.01	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.04)	**($1.01)**	$0.03	-2.9%	4/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($1.13)	**($1.11)**	$0.02	-1.8%	4/1/2014	0.0%	-1.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	4/1/2014	0.0%	-2.6%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.15)**	$0.01	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	4/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.31)**	$0.02	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($0.44)	**($0.41)**	$0.03	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.30)**	$0.02	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($0.45)	**($0.42)**	$0.03	-6.7%	4/1/2014	0.0%	-6.7%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	4/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	4/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	4/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	4/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	4/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	4/1/2014	0.0%	-8.1%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.36)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.91)	**($0.91)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.74)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($1.00)	**($1.00)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.72)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($1.01)	**($1.01)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.39)**	$0.01	-2.5%	4/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	($1.01)	**($0.99)**	$0.02	-2.0%	4/1/2014	0.0%	-2.0%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($1.11)	**($1.08)**	$0.03	-2.7%	4/1/2014	0.0%	-2.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.78)**	$0.02	-2.5%	4/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	($1.13)	**($1.10)**	$0.03	-2.7%	4/1/2014	0.0%	-2.7%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.12)	**($0.11)**	$0.01	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	4/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	4/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	4/1/2014	0.0%	-8.8%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.12)	**($0.11)**	$0.01	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	4/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	4/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	4/1/2014	0.0%	-8.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.13	**$0.13**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Product Rationalization - HMO 100 - CS1R4N0122							
OON $250 Ded / 20% Coin / $5000 OOP	$8.08	**$7.81**	($0.27)	-3.3%	4/1/2014	0.0%	-3.3%
OON $2000 Ded / 30% Coin / $5000 OOP	$6.98	**$6.73**	($0.25)	-3.6%	4/1/2014	0.0%	-3.6%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$2.42	**$2.33**	($0.09)	-3.7%	4/1/2014	0.0%	-3.7%
Product Rationalization - HMO 100 - LS1R3N0328							
OON IP Chemical Abuse Detox - 7 Days per Plan Year	$0.02	**$0.02**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OON IP Chemical Abuse Rehab - 30 Days per Plan Year	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$4.66	**$4.50**	($0.16)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$11.78	**$11.37**	($0.41)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$9.55	**$9.23**	($0.32)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$12.88	**$12.44**	($0.44)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.32	**$9.00**	($0.32)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$13.13	**$12.68**	($0.45)	-3.4%	4/1/2014	0.0%	-3.4%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$4.50	**$4.35**	($0.15)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$11.37	**$10.99**	($0.38)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$9.23	**$8.92**	($0.31)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$12.44	**$12.03**	($0.41)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.00	**$8.70**	($0.30)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$12.68	**$12.26**	($0.42)	-3.3%	4/1/2014	0.0%	-3.3%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$4.47	**$4.32**	($0.15)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$11.30	**$10.92**	($0.38)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$9.16	**$8.86**	($0.30)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$12.36	**$11.94**	($0.42)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.94	**$8.64**	($0.30)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$12.60	**$12.17**	($0.43)	-3.4%	4/1/2014	0.0%	-3.4%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$4.35	**$4.20**	($0.15)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$10.99	**$10.61**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$8.92	**$8.61**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$12.03	**$11.61**	($0.42)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.70	**$8.40**	($0.30)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$12.26	**$11.84**	($0.42)	-3.4%	4/1/2014	0.0%	-3.4%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$4.26	**$4.10**	($0.16)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$10.77	**$10.36**	($0.41)	-3.8%	4/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
TWO PERSON 3 & 4 TIER RATES	$8.73	**$8.41**	($0.32)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$11.78	**$11.34**	($0.44)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.52	**$8.20**	($0.32)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$12.00	**$11.55**	($0.45)	-3.8%	4/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$4.16	**$4.01**	($0.15)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$10.51	**$10.13**	($0.38)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$8.53	**$8.22**	($0.31)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$11.50	**$11.09**	($0.41)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.32	**$8.02**	($0.30)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$11.72	**$11.30**	($0.42)	-3.6%	4/1/2014	0.0%	-3.6%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$4.08	**$3.94**	($0.14)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$10.31	**$9.96**	($0.35)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$8.36	**$8.08**	($0.28)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$11.28	**$10.89**	($0.39)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.16	**$7.88**	($0.28)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$11.50	**$11.10**	($0.40)	-3.5%	4/1/2014	0.0%	-3.5%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$4.02	**$3.89**	($0.13)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$10.16	**$9.83**	($0.33)	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$8.24	**$7.97**	($0.27)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$11.12	**$10.76**	($0.36)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.04	**$7.78**	($0.26)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$11.33	**$10.96**	($0.37)	-3.3%	4/1/2014	0.0%	-3.3%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$3.92	**$3.79**	($0.13)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$9.91	**$9.58**	($0.33)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$8.04	**$7.77**	($0.27)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$10.84	**$10.48**	($0.36)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.84	**$7.58**	($0.26)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$11.05	**$10.68**	($0.37)	-3.3%	4/1/2014	0.0%	-3.3%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$3.74	**$3.60**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$9.45	**$9.10**	($0.35)	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$7.67	**$7.38**	($0.29)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$10.34	**$9.95**	($0.39)	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.48	**$7.20**	($0.28)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$10.54	**$10.14**	($0.40)	-3.8%	4/1/2014	0.0%	-3.8%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$3.72	**$3.58**	($0.14)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$9.40	**$9.05**	($0.35)	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$7.63	**$7.34**	($0.29)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$10.29	**$9.90**	($0.39)	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.44	**$7.16**	($0.28)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$10.48	**$10.09**	($0.39)	-3.7%	4/1/2014	0.0%	-3.7%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.13	**$0.13**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$3.19	**$3.09**	($0.10)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$8.06	**$7.81**	($0.25)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$6.54	**$6.33**	($0.21)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$8.82	**$8.54**	($0.28)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.38	**$6.18**	($0.20)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$8.99	**$8.71**	($0.28)	-3.1%	4/1/2014	0.0%	-3.1%
HMO 100 OON Annual Max Unlimited (from $100,000)							
SINGLE 2, 3, & 4 TIER RATES	$1.07	**$1.03**	($0.04)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.70	**$2.60**	($0.10)	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.19	**$2.11**	($0.08)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.96	**$2.85**	($0.11)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.14	**$2.06**	($0.08)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.02	**$2.90**	($0.12)	-4.0%	4/1/2014	0.0%	-4.0%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.30	**$0.30**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.76	**$0.76**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.62	**$0.62**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.83	**$0.83**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.60	**$0.60**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.85	**$0.85**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: LH1R4N0244 - Emergency Room $150 Copay HMO 200							
SINGLE 2, 3, & 4 TIER RATES	($4.93)	($4.77)	$0.16	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	($12.46)	**($12.05)**	$0.41	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($10.11)	**($9.78)**	$0.33	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	($13.63)	**($13.19)**	$0.44	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.86)	**($9.54)**	$0.32	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	($13.89)	**($13.44)**	$0.45	-3.2%	4/1/2014	0.0%	-3.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.46	**$0.45**	($0.01)	-2.2%	4/1/2014	0.0%	-2.2%
FAMILY 2 TIER RATES	$1.16	**$1.14**	($0.02)	-1.7%	4/1/2014	0.0%	-1.7%
TWO PERSON 3 & 4 TIER RATES	$0.94	**$0.92**	($0.02)	-2.1%	4/1/2014	0.0%	-2.1%
FAMILY 3 TIER RATES	$1.27	**$1.24**	($0.03)	-2.4%	4/1/2014	0.0%	-2.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.92	**$0.90**	($0.02)	-2.2%	4/1/2014	0.0%	-2.2%
FAMILY 4 TIER RATES	$1.30	**$1.27**	($0.03)	-2.3%	4/1/2014	0.0%	-2.3%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.21	**$0.19**	($0.02)	-9.5%	4/1/2014	0.0%	-9.5%
FAMILY 2 TIER RATES	$0.53	**$0.48**	($0.05)	-9.4%	4/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	$0.43	**$0.39**	($0.04)	-9.3%	4/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	$0.58	**$0.53**	($0.05)	-8.6%	4/1/2014	0.0%	-8.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.42	**$0.38**	($0.04)	-9.5%	4/1/2014	0.0%	-9.5%
FAMILY 4 TIER RATES	$0.59	**$0.54**	($0.05)	-8.5%	4/1/2014	0.0%	-8.5%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	**$0.40**	**$0.39**	($0.01)	-2.5%	4/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	$1.01	**$0.99**	($0.02)	-2.0%	4/1/2014	0.0%	-2.0%
TWO PERSON 3 & 4 TIER RATES	$0.82	**$0.80**	($0.02)	-2.4%	4/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	$1.11	**$1.08**	($0.03)	-2.7%	4/1/2014	0.0%	-2.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.80	**$0.78**	($0.02)	-2.5%	4/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	$1.13	**$1.10**	($0.03)	-2.7%	4/1/2014	0.0%	-2.7%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	**$1.12**	**$1.07**	($0.05)	-4.5%	4/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$2.83	**$2.70**	($0.13)	-4.6%	4/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$2.30	**$2.19**	($0.11)	-4.8%	4/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$3.10	**$2.96**	($0.14)	-4.5%	4/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.24	**$2.14**	($0.10)	-4.5%	4/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$3.16	**$3.02**	($0.14)	-4.4%	4/1/2014	0.0%	-4.4%
Form Number: BH1R4N0417 - Mental Health from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.32)**	**($0.32)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.81)	**($0.81)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.88)	**($0.88)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.64)	**($0.64)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.90)	**($0.90)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: BH1R4N0417 - Lab/Radiology from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.21)**	**($0.19)**	$0.02	-9.5%	4/1/2014	0.0%	-9.5%
FAMILY 2 TIER RATES	($0.53)	**($0.48)**	$0.05	-9.4%	4/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	($0.43)	**($0.39)**	$0.04	-9.3%	4/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	($0.58)	**($0.53)**	$0.05	-8.6%	4/1/2014	0.0%	-8.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.42)	**($0.38)**	$0.04	-9.5%	4/1/2014	0.0%	-9.5%
FAMILY 4 TIER RATES	($0.59)	**($0.54)**	$0.05	-8.5%	4/1/2014	0.0%	-8.5%
Form Number: BH1R4N0417 - PT/OT/ST from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.12)**	**($0.11)**	$0.01	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	4/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	4/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	4/1/2014	0.0%	-8.8%
Form Number: BH1R4N0417 - Outpatient Surgery - Physician's Office from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.48)**	**($0.46)**	$0.02	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($1.21)	**($1.16)**	$0.05	-4.1%	4/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($0.98)	**($0.94)**	$0.04	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($1.33)	**($1.27)**	$0.06	-4.5%	4/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.96)	**($0.92)**	$0.04	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($1.35)	**($1.30)**	$0.05	-3.7%	4/1/2014	0.0%	-3.7%
Form Number: BH1R4N0417 - Outpatient Surgery - Hospital from $10 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.53)**	**($0.51)**	$0.02	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($1.34)	**($1.29)**	$0.05	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($1.09)	**($1.05)**	$0.04	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($1.47)	**($1.41)**	$0.06	-4.1%	4/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.06)	**($1.02)**	$0.04	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($1.49)	**($1.44)**	$0.05	-3.4%	4/1/2014	0.0%	-3.4%
Form Number: BH1R4N0417 - Specialty Office Visit from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($4.24)**	**($4.09)**	$0.15	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($10.71)	**($10.34)**	$0.37	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	($8.69)	**($8.38)**	$0.31	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($11.72)	**($11.31)**	$0.41	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.48)	**($8.18)**	$0.30	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($11.95)	**($11.53)**	$0.42	-3.5%	4/1/2014	0.0%	-3.5%
Form Number: BH1R4N0417 - Urgent Care from $10 to $25							
SINGLE 2, 3, & 4 TIER RATES	**($0.37)**	**($0.36)**	$0.01	-2.7%	4/1/2014	0.0%	-2.7%
FAMILY 2 TIER RATES	($0.93)	**($0.91)**	$0.02	-2.2%	4/1/2014	0.0%	-2.2%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.74)**	$0.02	-2.6%	4/1/2014	0.0%	-2.6%
FAMILY 3 TIER RATES	($1.02)	**($1.00)**	$0.02	-2.0%	4/1/2014	0.0%	-2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.72)**	$0.02	-2.7%	4/1/2014	0.0%	-2.7%
FAMILY 4 TIER RATES	($1.04)	**($1.01)**	$0.03	-2.9%	4/1/2014	0.0%	-2.9%
Form Number: CR1RAN0421 - Rx $4/35%/50%							
SINGLE 2, 3, & 4 TIER RATES	**$130.24**	**$135.27**	$5.03	3.9%	4/1/2014	0.0%	3.9%
FAMILY 2 TIER RATES	$329.12	**$341.83**	$12.71	3.9%	4/1/2014	0.0%	3.9%
TWO PERSON 3 & 4 TIER RATES	$266.99	**$277.30**	$10.31	3.9%	4/1/2014	0.0%	3.9%
FAMILY 3 TIER RATES	$360.11	**$374.02**	$13.91	3.9%	4/1/2014	0.0%	3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$260.48	**$270.54**	$10.06	3.9%	4/1/2014	0.0%	3.9%
FAMILY 4 TIER RATES	$367.02	**$381.19**	$14.17	3.9%	4/1/2014	0.0%	3.9%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	**$2.24**	**$2.17**	($0.07)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$5.66	**$5.48**	($0.18)	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$4.59	**$4.45**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$6.19	**$6.00**	($0.19)	-3.1%	4/1/2014	0.0%	-3.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 4/1/2014	**PROPOSED MONTHLY RATES 4/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.48	**$4.34**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$6.31	**$6.12**	($0.19)	-3.0%	4/1/2014	0.0%	-3.0%
HMO 100 open access 10/10 (From 15/20)							
SINGLE 2, 3, & 4 TIER RATES	**$15.13**	**$14.61**	($0.52)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$38.23	**$36.92**	($1.31)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$31.02	**$29.95**	($1.07)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$41.83	**$40.40**	($1.43)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.26	**$29.22**	($1.04)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$42.64	**$41.17**	($1.47)	-3.4%	4/1/2014	0.0%	-3.4%
Form Number: BH1R4N0417_2014 - PCP - $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($3.30)**	**($3.19)**	$0.11	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	($7.76)	**($7.50)**	$0.26	-3.4%	4/1/2014	0.0%	-3.4%
Form Number: BH1R4N0417_2014 - Spec - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($4.56)**	**($4.40)**	$0.16	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($10.72)	**($10.34)**	$0.38	-3.5%	4/1/2014	0.0%	-3.5%
Form Number: BH1R4N0417_2014 - Diagnostic - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.02)**	**($0.02)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: BH1R4N0417_2014 -Outpatient Surgery - Hospital - $20 to $60							
SINGLE 2, 3, & 4 TIER RATES	**($0.11)**	**($0.10)**	$0.01	-9.1%	4/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	4/1/2014	0.0%	-7.7%
Form Number: BH1R4N0417_2014 - Outpatient Surgery - Physician's Office - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.04)**	**($0.04)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.09)	**($0.09)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
Form Number: BH1R4N0417_2014 - Outpatient Surgery - Outpatient Surg Facility - $20 to $30							
SINGLE 2, 3, & 4 TIER RATES	**($5.17)**	**($4.99)**	$0.18	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($12.15)	**($11.73)**	$0.42	-3.5%	4/1/2014	0.0%	-3.5%
Form Number: BH1R4N0417_2014 - Outpatient Mental Health, Drug/Alcohol Rehab - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.09)**	**($0.08)**	$0.01	-11.1%	4/1/2014	0.0%	-11.1%
FAMILY 2 TIER RATES	($0.21)	**($0.19)**	$0.02	-9.5%	4/1/2014	0.0%	-9.5%
Form Number: BH1R4N0417_2014 - PCP - Diabetic Supplies - Insulin and Oral Agents - $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.10)**	**($0.09)**	$0.01	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.24)	**($0.21)**	$0.03	-12.5%	4/1/2014	0.0%	-12.5%
Form Number: BH1R4N0417_2014 - PCP - OOP Max - None to $3000/$6000							
SINGLE 2, 3, & 4 TIER RATES	**$13.33**	**$12.88**	($0.45)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$31.33	**$30.27**	($1.06)	-3.4%	4/1/2014	0.0%	-3.4%
Form Number: BH1R4N0417_2014 - Rx $5/$25/$40							
SINGLE 2, 3, & 4 TIER RATES	**$163.15**	**$179.86**	$16.71	10.2%	4/1/2014	0.0%	10.2%
FAMILY 2 TIER RATES	$412.28	**$454.51**	$42.23	10.2%	4/1/2014	0.0%	10.2%
TWO PERSON 3 & 4 TIER RATES	$334.46	**$368.71**	$34.25	10.2%	4/1/2014	0.0%	10.2%
FAMILY 3 TIER RATES	$451.11	**$497.31**	$46.20	10.2%	4/1/2014	0.0%	10.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$326.30	**$359.72**	$33.42	10.2%	4/1/2014	0.0%	10.2%
FAMILY 4 TIER RATES	$459.76	**$506.85**	$47.09	10.2%	4/1/2014	0.0%	10.2%
Form Number: BH1R4N0417_0314 - Urgent Care - $25 to $50							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($0.71)**	($0.71)	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($1.67)**	($1.67)	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
Form Number: BH1R4N0417_0314 - OP Surgery - Hospital - $60 to $75							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($1.52)**	($1.52)	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($3.57)**	($3.57)	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
Form Number: BH1R4N0417_0314 - OP Surgery - Facility - $30 to $50							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($0.40)**	($0.40)	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($0.94)**	($0.94)	#DIV/0!	4/1/2014	#DIV/0!	#DIV/0!

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
CB II							
SINGLE 2 TIER RATES	$473.97	**$457.71**	($16.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$1,113.83	**$1,075.62**	($38.21)	-3.4%	4/1/2014	0.0%	-3.4%
INP ALCOHOL&SUBST. ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$2.74	**$2.65**	($0.09)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$6.92	**$6.70**	($0.22)	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$5.62	**$5.43**	($0.19)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$7.58	**$7.33**	($0.25)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.48	**$5.30**	($0.18)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$7.72	**$7.47**	($0.25)	-3.2%	4/1/2014	0.0%	-3.2%
INP. SUBSTANCE ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$5.94	**$5.73**	($0.21)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$15.01	**$14.48**	($0.53)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$12.18	**$11.75**	($0.43)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$16.42	**$15.84**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.88	**$11.46**	($0.42)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.74	**$16.15**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$1.65	**$1.60**	($0.05)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$4.17	**$4.04**	($0.13)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$3.38	**$3.28**	($0.10)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$4.56	**$4.42**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.30	**$3.20**	($0.10)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$4.65	**$4.51**	($0.14)	-3.0%	4/1/2014	0.0%	-3.0%
EXTENDED MEDICAL CARE							
SINGLE 2, 3, & 4 TIER RATES	$3.17	**$3.07**	($0.10)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$8.01	**$7.76**	($0.25)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$6.50	**$6.29**	($0.21)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 3 TIER RATES	$8.77	**$8.49**	($0.28)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.34	**$6.14**	($0.20)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$8.93	**$8.65**	($0.28)	-3.1%	4/1/2014	0.0%	-3.1%
DELETION OF ELEC. ABORTION							
SINGLE 2, 3, & 4 TIER RATES	($0.24)	**($0.24)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.61)	**($0.61)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.49)	**($0.49)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.48)	**($0.48)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DELETION OF ARTIFICIAL INSEM							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EXTERNAL PROSTHETICS							
SINGLE 2, 3, & 4 TIER RATES	$1.28	**$1.24**	($0.04)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$3.23	**$3.13**	($0.10)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$2.62	**$2.54**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$3.54	**$3.43**	($0.11)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.56	**$2.48**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$3.61	**$3.49**	($0.12)	-3.3%	4/1/2014	0.0%	-3.3%
SNF AT 50 DAYS (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	4/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.28**	($0.02)	-6.7%	4/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	4/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	4/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	4/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.34	**$0.31**	($0.03)	-8.8%	4/1/2014	0.0%	-8.8%
SNF UNLIMITED AT 80% (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.16	**$0.15**	($0.01)	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$0.40	**$0.38**	($0.02)	-5.0%	4/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$0.33	**$0.31**	($0.02)	-6.1%	4/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$0.44	**$0.41**	($0.03)	-6.8%	4/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	4/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$0.45	**$0.42**	($0.03)	-6.7%	4/1/2014	0.0%	-6.7%
INPATIENT $250 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($2.80)	**($2.70)**	$0.10	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($7.08)	**($6.82)**	$0.26	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($5.74)	**($5.54)**	$0.20	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($7.74)	**($7.47)**	$0.27	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.60)	**($5.40)**	$0.20	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($7.89)	**($7.61)**	$0.28	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
INPATIENT $500 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($5.51)	**($5.32)**	$0.19	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	($13.92)	**($13.44)**	$0.48	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($11.30)	**($10.91)**	$0.39	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($15.24)	**($14.71)**	$0.53	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.02)	**($10.64)**	$0.38	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	($15.53)	**($14.99)**	$0.54	-3.5%	4/1/2014	0.0%	-3.5%
OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.06)	**($1.02)**	$0.04	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($2.68)	**($2.58)**	$0.10	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($2.17)	**($2.09)**	$0.08	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($2.93)	**($2.82)**	$0.11	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.12)	**($2.04)**	$0.08	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($2.99)	**($2.87)**	$0.12	-4.0%	4/1/2014	0.0%	-4.0%
OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.88)	**($1.81)**	$0.07	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($4.75)	**($4.57)**	$0.18	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($3.85)	**($3.71)**	$0.14	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($5.20)	**($5.00)**	$0.20	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.76)	**($3.62)**	$0.14	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($5.30)	**($5.10)**	$0.20	-3.8%	4/1/2014	0.0%	-3.8%
OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.98)	**($0.95)**	$0.03	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	($2.48)	**($2.40)**	$0.08	-3.2%	4/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($2.01)	**($1.95)**	$0.06	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	($2.71)	**($2.63)**	$0.08	-3.0%	4/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.96)	**($1.90)**	$0.06	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	($2.76)	**($2.68)**	$0.08	-2.9%	4/1/2014	0.0%	-2.9%
OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.78)	**($1.72)**	$0.06	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	($4.50)	**($4.35)**	$0.15	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($3.65)	**($3.53)**	$0.12	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	($4.92)	**($4.76)**	$0.16	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.56)	**($3.44)**	$0.12	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	($5.02)	**($4.85)**	$0.17	-3.4%	4/1/2014	0.0%	-3.4%
NEW CB $20/$20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($6.16)	**($5.95)**	$0.21	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	($15.57)	**($15.04)**	$0.53	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($12.63)	**($12.20)**	$0.43	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($17.03)	**($16.45)**	$0.58	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.32)	**($11.90)**	$0.42	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	($17.36)	**($16.77)**	$0.59	-3.4%	4/1/2014	0.0%	-3.4%
AMBULANCE AT $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.09)**	$0.01	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	4/1/2014	0.0%	-8.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.18)**	$0.03	-14.3%	4/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	4/1/2014	0.0%	-10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.18)**	$0.02	-10.0%	4/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	4/1/2014	0.0%	-10.7%
AMBULANCE AT $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.14)	**($0.13)**	$0.01	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($0.35)	**($0.33)**	$0.02	-5.7%	4/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($0.29)	**($0.27)**	$0.02	-6.9%	4/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($0.39)	**($0.36)**	$0.03	-7.7%	4/1/2014	0.0%	-7.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.28)	**($0.26)**	$0.02	-7.1%	4/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	4/1/2014	0.0%	-5.1%
DOMESTIC PARTNER (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DME @50%							
SINGLE 2, 3, & 4 TIER RATES	($1.39)	**($1.34)**	$0.05	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($3.51)	**($3.39)**	$0.12	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	($2.85)	**($2.75)**	$0.10	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($3.84)	**($3.71)**	$0.13	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.78)	**($2.68)**	$0.10	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($3.92)	**($3.78)**	$0.14	-3.6%	4/1/2014	0.0%	-3.6%
PROSTHETICS & ORTHOTICS @50%							
SINGLE 2, 3, & 4 TIER RATES	$0.45	**$0.44**	($0.01)	-2.2%	4/1/2014	0.0%	-2.2%
FAMILY 2 TIER RATES	$1.14	**$1.11**	($0.03)	-2.6%	4/1/2014	0.0%	-2.6%
TWO PERSON 3 & 4 TIER RATES	$0.92	**$0.90**	($0.02)	-2.2%	4/1/2014	0.0%	-2.2%
FAMILY 3 TIER RATES	$1.24	**$1.22**	($0.02)	-1.6%	4/1/2014	0.0%	-1.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.90	**$0.88**	($0.02)	-2.2%	4/1/2014	0.0%	-2.2%
FAMILY 4 TIER RATES	$1.27	**$1.24**	($0.03)	-2.4%	4/1/2014	0.0%	-2.4%
PT 20 VISITS (per condition); OT/ST 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	$4.12	**$3.98**	($0.14)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$10.41	**$10.06**	($0.35)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$8.45	**$8.16**	($0.29)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$11.39	**$11.00**	($0.39)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.24	**$7.96**	($0.28)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$11.61	**$11.22**	($0.39)	-3.4%	4/1/2014	0.0%	-3.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE $0 COPAY FROM $10 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.35	**$0.35**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.88	**$0.88**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.72	**$0.72**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.97	**$0.97**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.70	**$0.70**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.99	**$0.99**	$0.00	0.0%	4/1/2014	0.0%	0.0%
HOME HEALTH CARE $0 COPAY FROM $15 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.59	**$0.56**	($0.03)	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	$1.49	**$1.42**	($0.07)	-4.7%	4/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$1.21	**$1.15**	($0.06)	-5.0%	4/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$1.63	**$1.55**	($0.08)	-4.9%	4/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.18	**$1.12**	($0.06)	-5.1%	4/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	$1.66	**$1.58**	($0.08)	-4.8%	4/1/2014	0.0%	-4.8%
HOME HEALTH CARE $0 COPAY FROM $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.81	**$0.78**	($0.03)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.05	**$1.97**	($0.08)	-3.9%	4/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$1.66	**$1.60**	($0.06)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$2.24	**$2.16**	($0.08)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.62	**$1.56**	($0.06)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$2.28	**$2.20**	($0.08)	-3.5%	4/1/2014	0.0%	-3.5%
DME @50% (NO OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.34)	**($0.34)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.86)	**($0.86)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.70)	**($0.70)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.94)	**($0.94)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.96)	**($0.96)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
DOMESTIC PARTNER (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
PT/OT/ST 20 AGGREGATE VISITS (NO OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.24)	**($0.24)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.61)	**($0.61)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.49)	**($0.49)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.48)	**($0.48)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
ABORTION ELIMINATION (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.24)	**($0.24)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.61)	**($0.61)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.49)	**($0.49)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.48)	**($0.48)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
INFERTILITY ELIMINATION (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	4/1/2014	0.0%	0.0%
OP SURG. IN A PHYSICIAN'S OFFICE @$25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.84)	**($0.81)**	$0.03	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($2.12)	**($2.05)**	$0.07	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($1.72)	**($1.66)**	$0.06	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($2.32)	**($2.24)**	$0.08	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.68)	**($1.62)**	$0.06	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($2.37)	**($2.28)**	$0.09	-3.8%	4/1/2014	0.0%	-3.8%
NEW COMMUNITY BLUE (ADVANTAGE A) - POINT OF SERVICE - (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.79	**$3.66**	($0.13)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$9.58	**$9.25**	($0.33)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$7.77	**$7.50**	($0.27)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$10.48	**$10.12**	($0.36)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.58	**$7.32**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$10.68	**$10.31**	($0.37)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.60	**$3.48**	($0.12)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$9.10	**$8.79**	($0.31)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$7.38	**$7.13**	($0.25)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$9.95	**$9.62**	($0.33)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.20	**$6.96**	($0.24)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$10.14	**$9.81**	($0.33)	-3.3%	4/1/2014	0.0%	-3.3%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.38	**$3.26**	($0.12)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$8.54	**$8.24**	($0.30)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$6.93	**$6.68**	($0.25)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$9.35	**$9.01**	($0.34)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.76	**$6.52**	($0.24)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$9.52	**$9.19**	($0.33)	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.95	**$5.74**	($0.21)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$15.04	**$14.50**	($0.54)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$12.20	**$11.77**	($0.43)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$16.45	**$15.87**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.90	**$11.48**	($0.42)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.77	**$16.18**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.75	**$5.55**	($0.20)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$14.53	**$14.02**	($0.51)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.79	**$11.38**	($0.41)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$15.90	**$15.35**	($0.55)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.50	**$11.10**	($0.40)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.20	**$15.64**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.40	**$5.21**	($0.19)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$13.65	**$13.17**	($0.48)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.07	**$10.68**	($0.39)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$14.93	**$14.41**	($0.52)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.80	**$10.42**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$15.22	**$14.68**	($0.54)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.46	**$6.23**	($0.23)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$16.32	**$15.74**	($0.58)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$13.24	**$12.77**	($0.47)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$17.86	**$17.23**	($0.63)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.92	**$12.46**	($0.46)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$18.20	**$17.56**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.23	**$6.02**	($0.21)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$15.74	**$15.21**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$12.77	**$12.34**	($0.43)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$17.23	**$16.65**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.46	**$12.04**	($0.42)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$17.56	**$16.96**	($0.60)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.85	**$5.65**	($0.20)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.78	**$14.28**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$11.99	**$11.58**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$16.18	**$15.62**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.70	**$11.30**	($0.40)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$16.49	**$15.92**	($0.57)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$7.09	**$6.84**	($0.25)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$17.92	**$17.28**	($0.64)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$14.53	**$14.02**	($0.51)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$19.60	**$18.91**	($0.69)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.18	**$13.68**	($0.50)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$19.98	**$19.28**	($0.70)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.76	**$6.53**	($0.23)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$17.08	**$16.50**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$13.86	**$13.39**	($0.47)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$18.69	**$18.06**	($0.63)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.52	**$13.06**	($0.46)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$19.05	**$18.40**	($0.65)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.38	**$6.16**	($0.22)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$16.12	**$15.57**	($0.55)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$13.08	**$12.63**	($0.45)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$17.64	**$17.03**	($0.61)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.76	**$12.32**	($0.44)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$17.98	**$17.36**	($0.62)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.66	**$7.40**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$19.36	**$18.70**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$15.70	**$15.17**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$21.18	**$20.46**	($0.72)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.32	**$14.80**	($0.52)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$21.59	**$20.85**	($0.74)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.36	**$7.11**	($0.25)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$18.60	**$17.97**	($0.63)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$15.09	**$14.58**	($0.51)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$20.35	**$19.66**	($0.69)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.72	**$14.22**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$20.74	**$20.04**	($0.70)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.96	**$6.72**	($0.24)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$17.59	**$16.98**	($0.61)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$14.27	**$13.78**	($0.49)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$19.24	**$18.58**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.92	**$13.44**	($0.48)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$19.61	**$18.94**	($0.67)	-3.4%	4/1/2014	0.0%	-3.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.55	**$1.49**	($0.06)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.92	**$3.77**	($0.15)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.18	**$3.05**	($0.13)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$4.29	**$4.12**	($0.17)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.10	**$2.98**	($0.12)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	4/1/2014	0.0%	-3.9%
$250 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.28	**$1.24**	($0.04)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$3.23	**$3.13**	($0.10)	-3.1%	4/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$2.62	**$2.54**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$3.54	**$3.43**	($0.11)	-3.1%	4/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.56	**$2.48**	($0.08)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$3.61	**$3.49**	($0.12)	-3.3%	4/1/2014	0.0%	-3.3%
$500 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.36	**$1.31**	($0.05)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$3.44	**$3.31**	($0.13)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.79	**$2.69**	($0.10)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$3.76	**$3.62**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.72	**$2.62**	($0.10)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.83	**$3.69**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.34	**$3.22**	($0.12)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$8.44	**$8.14**	($0.30)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$6.85	**$6.60**	($0.25)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$9.24	**$8.90**	($0.34)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.68	**$6.44**	($0.24)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$9.41	**$9.07**	($0.34)	-3.6%	4/1/2014	0.0%	-3.6%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.16	**$3.05**	($0.11)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$7.99	**$7.71**	($0.28)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$6.48	**$6.25**	($0.23)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$8.74	**$8.43**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.32	**$6.10**	($0.22)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$8.90	**$8.59**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$2.99	**$2.88**	($0.11)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$7.56	**$7.28**	($0.28)	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$6.13	**$5.90**	($0.23)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$8.27	**$7.96**	($0.31)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.98	**$5.76**	($0.22)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$8.43	**$8.12**	($0.31)	-3.7%	4/1/2014	0.0%	-3.7%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.45	**$5.26**	($0.19)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$13.77	**$13.29**	($0.48)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.17	**$10.78**	($0.39)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$15.07	**$14.54**	($0.53)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.90	**$10.52**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$15.36	**$14.82**	($0.54)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.18	**$5.00**	($0.18)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$13.09	**$12.64**	($0.45)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$10.62	**$10.25**	($0.37)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$14.32	**$13.83**	($0.49)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.36	**$10.00**	($0.36)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$14.60	**$14.09**	($0.51)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$4.93	**$4.77**	($0.16)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$12.46	**$12.05**	($0.41)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$10.11	**$9.78**	($0.33)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$13.63	**$13.19**	($0.44)	-3.2%	4/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.86	**$9.54**	($0.32)	-3.2%	4/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$13.89	**$13.44**	($0.45)	-3.2%	4/1/2014	0.0%	-3.2%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.94	**$5.73**	($0.21)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$15.01	**$14.48**	($0.53)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$12.18	**$11.75**	($0.43)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$16.42	**$15.84**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.88	**$11.46**	($0.42)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$16.74	**$16.15**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.66	**$5.47**	($0.19)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.30	**$13.82**	($0.48)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$11.60	**$11.21**	($0.39)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$15.65	**$15.12**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.32	**$10.94**	($0.38)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$15.95	**$15.41**	($0.54)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.40	**$5.21**	($0.19)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$13.65	**$13.17**	($0.48)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.07	**$10.68**	($0.39)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$14.93	**$14.41**	($0.52)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.80	**$10.42**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$15.22	**$14.68**	($0.54)	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.46	**$6.23**	($0.23)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$16.32	**$15.74**	($0.58)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$13.24	**$12.77**	($0.47)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$17.86	**$17.23**	($0.63)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.92	**$12.46**	($0.46)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$18.20	**$17.56**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.23	**$6.02**	($0.21)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$15.74	**$15.21**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$12.77	**$12.34**	($0.43)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$17.23	**$16.65**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.46	**$12.04**	($0.42)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$17.56	**$16.96**	($0.60)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$5.85	**$5.65**	($0.20)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.78	**$14.28**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$11.99	**$11.58**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$16.18	**$15.62**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.70	**$11.30**	($0.40)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$16.49	**$15.92**	($0.57)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.15	**$6.91**	($0.24)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$18.07	**$17.46**	($0.61)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$14.66	**$14.17**	($0.49)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$19.77	**$19.11**	($0.66)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.30	**$13.82**	($0.48)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$20.15	**$19.47**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.83	**$6.60**	($0.23)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$17.26	**$16.68**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$14.00	**$13.53**	($0.47)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$18.88	**$18.25**	($0.63)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.66	**$13.20**	($0.46)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$19.25	**$18.60**	($0.65)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.49	**$6.26**	($0.23)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$16.40	**$15.82**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$13.30	**$12.83**	($0.47)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$17.94	**$17.31**	($0.63)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.98	**$12.52**	($0.46)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$18.29	**$17.64**	($0.65)	-3.6%	4/1/2014	0.0%	-3.6%
$100 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.05**	($0.04)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.75	**$2.65**	($0.10)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.15**	($0.08)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$3.01	**$2.90**	($0.11)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.10**	($0.08)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.07	**$2.96**	($0.11)	-3.6%	4/1/2014	0.0%	-3.6%
$250 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.05	**$1.01**	($0.04)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$2.65	**$2.55**	($0.10)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.15	**$2.07**	($0.08)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.90	**$2.79**	($0.11)	-3.8%	4/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.10	**$2.02**	($0.08)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$2.96	**$2.85**	($0.11)	-3.7%	4/1/2014	0.0%	-3.7%
$500 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$0.99	**$0.96**	($0.03)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$2.50	**$2.43**	($0.07)	-2.8%	4/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	$2.03	**$1.97**	($0.06)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$2.74	**$2.65**	($0.09)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.98	**$1.92**	($0.06)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$2.79	**$2.71**	($0.08)	-2.9%	4/1/2014	0.0%	-2.9%
NEW COMMUNITY BLUE (ADVANTAGE B) - POINT OF SERVICE - (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.46	**$6.23**	($0.23)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$16.32	**$15.74**	($0.58)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$13.24	**$12.77**	($0.47)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$17.86	**$17.23**	($0.63)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.92	**$12.46**	($0.46)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$18.20	**$17.56**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.21	**$6.00**	($0.21)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$15.69	**$15.16**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$12.73	**$12.30**	($0.43)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$17.17	**$16.59**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.42	**$12.00**	($0.42)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$17.50	**$16.91**	($0.59)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.84	**$5.64**	($0.20)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.76	**$14.25**	($0.51)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$11.97	**$11.56**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$16.15	**$15.59**	($0.56)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.68	**$11.28**	($0.40)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$16.46	**$15.89**	($0.57)	-3.5%	4/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$9.12	**$8.81**	($0.31)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$23.05	**$22.26**	($0.79)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$18.70	**$18.06**	($0.64)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$25.22	**$24.36**	($0.86)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.24	**$17.62**	($0.62)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$25.70	**$24.83**	($0.87)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.72	**$8.42**	($0.30)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$22.04	**$21.28**	($0.76)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$17.88	**$17.26**	($0.62)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$24.11	**$23.28**	($0.83)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.44	**$16.84**	($0.60)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$24.57	**$23.73**	($0.84)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.23	**$7.94**	($0.29)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$20.80	**$20.06**	($0.74)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$16.87	**$16.28**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$22.76	**$21.95**	($0.81)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.46	**$15.88**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$23.19	**$22.37**	($0.82)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.62	**$9.29**	($0.33)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$24.31	**$23.48**	($0.83)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$19.72	**$19.04**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$26.60	**$25.69**	($0.91)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.24	**$18.58**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$27.11	**$26.18**	($0.93)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.20	**$8.88**	($0.32)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$23.25	**$22.44**	($0.81)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$18.86	**$18.20**	($0.66)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$25.44	**$24.55**	($0.89)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.40	**$17.76**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$25.93	**$25.02**	($0.91)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.76	**$8.45**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$22.14	**$21.35**	($0.79)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$17.96	**$17.32**	($0.64)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$24.22	**$23.36**	($0.86)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.52	**$16.90**	($0.62)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$24.69	**$23.81**	($0.88)	-3.6%	4/1/2014	0.0%	-3.6%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.26	**$9.91**	($0.35)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$25.93	**$25.04**	($0.89)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$21.03	**$20.32**	($0.71)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$28.37	**$27.40**	($0.97)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.52	**$19.82**	($0.70)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$28.91	**$27.93**	($0.98)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.88	**$9.54**	($0.34)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$24.97	**$24.11**	($0.86)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$20.25	**$19.56**	($0.69)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$27.32	**$26.38**	($0.94)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.76	**$19.08**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$27.84	**$26.88**	($0.96)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.32	**$9.00**	($0.32)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$23.55	**$22.74**	($0.81)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$19.11	**$18.45**	($0.66)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$25.77	**$24.89**	($0.88)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.64	**$18.00**	($0.64)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$26.26	**$25.36**	($0.90)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.94	**$10.56**	($0.38)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$27.65	**$26.69**	($0.96)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$22.43	**$21.65**	($0.78)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$30.25	**$29.20**	($1.05)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.88	**$21.12**	($0.76)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$30.83	**$29.76**	($1.07)	-3.5%	4/1/2014	0.0%	-3.5%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.48	**$10.12**	($0.36)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$26.48	**$25.57**	($0.91)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$21.48	**$20.75**	($0.73)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$28.98	**$27.98**	($1.00)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.96	**$20.24**	($0.72)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$29.53	**$28.52**	($1.01)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.94	**$9.60**	($0.34)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$25.12	**$24.26**	($0.86)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$20.38	**$19.68**	($0.70)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$27.48	**$26.54**	($0.94)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.88	**$19.20**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$28.01	**$27.05**	($0.96)	-3.4%	4/1/2014	0.0%	-3.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$2.01	**$1.93**	($0.08)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$5.08	**$4.88**	($0.20)	-3.9%	4/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$4.12	**$3.96**	($0.16)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$5.56	**$5.34**	($0.22)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.02	**$3.86**	($0.16)	-4.0%	4/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$5.66	**$5.44**	($0.22)	-3.9%	4/1/2014	0.0%	-3.9%
$250 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.91	**$1.84**	($0.07)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.83	**$4.65**	($0.18)	-3.7%	4/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$3.92	**$3.77**	($0.15)	-3.8%	4/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$5.28	**$5.09**	($0.19)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.82	**$3.68**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$5.38	**$5.19**	($0.19)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.87	**$1.80**	($0.07)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.73	**$4.55**	($0.18)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.83	**$3.69**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$5.17	**$4.98**	($0.19)	-3.7%	4/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.74	**$3.60**	($0.14)	-3.7%	4/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$5.27	**$5.07**	($0.20)	-3.8%	4/1/2014	0.0%	-3.8%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.87	**$5.67**	($0.20)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.83	**$14.33**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$12.03	**$11.62**	($0.41)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$16.23	**$15.68**	($0.55)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.74	**$11.34**	($0.40)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$16.54	**$15.98**	($0.56)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.65	**$5.46**	($0.19)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$14.28	**$13.80**	($0.48)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$11.58	**$11.19**	($0.39)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$15.62	**$15.10**	($0.52)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.30	**$10.92**	($0.38)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$15.92	**$15.39**	($0.53)	-3.3%	4/1/2014	0.0%	-3.3%
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.34	**$5.16**	($0.18)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$13.49	**$13.04**	($0.45)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$10.95	**$10.58**	($0.37)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$14.77	**$14.27**	($0.50)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.68	**$10.32**	($0.36)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$15.05	**$14.54**	($0.51)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.45	**$8.16**	($0.29)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$21.35	**$20.62**	($0.73)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$17.32	**$16.73**	($0.59)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$23.36	**$22.56**	($0.80)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.90	**$16.32**	($0.58)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$23.81	**$22.99**	($0.82)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.14	**$7.86**	($0.28)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$20.57	**$19.86**	($0.71)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$16.69	**$16.11**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$22.51	**$21.73**	($0.78)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.28	**$15.72**	($0.56)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$22.94	**$22.15**	($0.79)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$7.66	**$7.40**	($0.26)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$19.36	**$18.70**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$15.70	**$15.17**	($0.53)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$21.18	**$20.46**	($0.72)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.32	**$14.80**	($0.52)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$21.59	**$20.85**	($0.74)	-3.4%	4/1/2014	0.0%	-3.4%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.02	**$8.72**	($0.30)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 2 TIER RATES	$22.79	**$22.04**	($0.75)	-3.3%	4/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$18.49	**$17.88**	($0.61)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$24.94	**$24.11**	($0.83)	-3.3%	4/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.04	**$17.44**	($0.60)	-3.3%	4/1/2014	0.0%	-3.3%
FAMILY 4 TIER RATES	$25.42	**$24.57**	($0.85)	-3.3%	4/1/2014	0.0%	-3.3%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.65	**$8.35**	($0.30)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$21.86	**$21.10**	($0.76)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$17.73	**$17.12**	($0.61)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$23.92	**$23.09**	($0.83)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.30	**$16.70**	($0.60)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$24.38	**$23.53**	($0.85)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.22	**$7.93**	($0.29)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$20.77	**$20.04**	($0.73)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$16.85	**$16.26**	($0.59)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$22.73	**$21.93**	($0.80)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.44	**$15.86**	($0.58)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$23.16	**$22.35**	($0.81)	-3.5%	4/1/2014	0.0%	-3.5%

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
Western New York
Rates Effective 4/1/2015
Large Group File and Approve
Master Group Contract

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.55	**$9.23**	($0.32)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$24.13	**$23.32**	($0.81)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$19.58	**$18.92**	($0.66)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$26.41	**$25.52**	($0.89)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.10	**$18.46**	($0.64)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$26.91	**$26.01**	($0.90)	-3.3%	4/1/2014	0.0%	-3.3%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.19	**$8.87**	($0.32)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$23.22	**$22.41**	($0.81)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$18.84	**$18.18**	($0.66)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$25.41	**$24.53**	($0.88)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.38	**$17.74**	($0.64)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$25.90	**$25.00**	($0.90)	-3.5%	4/1/2014	0.0%	-3.5%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$8.76	**$8.45**	($0.31)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$22.14	**$21.35**	($0.79)	-3.6%	4/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$17.96	**$17.32**	($0.64)	-3.6%	4/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$24.22	**$23.36**	($0.86)	-3.6%	4/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.52	**$16.90**	($0.62)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$24.69	**$23.81**	($0.88)	-3.6%	4/1/2014	0.0%	-3.6%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.27	**$9.92**	($0.35)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$25.95	**$25.07**	($0.88)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$21.05	**$20.34**	($0.71)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$28.40	**$27.43**	($0.97)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.54	**$19.84**	($0.70)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$28.94	**$27.95**	($0.99)	-3.4%	4/1/2014	0.0%	-3.4%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.89	**$9.55**	($0.34)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$24.99	**$24.13**	($0.86)	-3.4%	4/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$20.27	**$19.58**	($0.69)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$27.35	**$26.41**	($0.94)	-3.4%	4/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.78	**$19.10**	($0.68)	-3.4%	4/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$27.87	**$26.91**	($0.96)	-3.4%	4/1/2014	0.0%	-3.4%
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.41	**$9.08**	($0.33)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$23.78	**$22.95**	($0.83)	-3.5%	4/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$19.29	**$18.61**	($0.68)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$26.02	**$25.11**	($0.91)	-3.5%	4/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.82	**$18.16**	($0.66)	-3.5%	4/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$26.52	**$25.59**	($0.93)	-3.5%	4/1/2014	0.0%	-3.5%
$100 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.60	**$1.55**	($0.05)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$4.04	**$3.92**	($0.12)	-3.0%	4/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	$3.28	**$3.18**	($0.10)	-3.0%	4/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$4.42	**$4.29**	($0.13)	-2.9%	4/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.20	**$3.10**	($0.10)	-3.1%	4/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$4.51	**$4.37**	($0.14)	-3.1%	4/1/2014	0.0%	-3.1%
$250 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.55	**$1.49**	($0.06)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.92	**$3.77**	($0.15)	-3.8%	4/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.18	**$3.05**	($0.13)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$4.29	**$4.12**	($0.17)	-4.0%	4/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.10	**$2.98**	($0.12)	-3.9%	4/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	4/1/2014	0.0%	-3.9%
$500 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.43	**$1.37**	($0.06)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$3.61	**$3.46**	($0.15)	-4.2%	4/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$2.93	**$2.81**	($0.12)	-4.1%	4/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$3.95	**$3.79**	($0.16)	-4.1%	4/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.86	**$2.74**	($0.12)	-4.2%	4/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$4.03	**$3.86**	($0.17)	-4.2%	4/1/2014	0.0%	-4.2%
DEPENDENT/STUDENT COVERAGE (Buffalo HMO and POS)							
26/26	1.0485	**1.0485**	0.0000	0.0%	4/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	4/1/2014	0.0%	0.0%

HealthNow New York, Inc.
d/b/a BlueShield of Northeastern New York
Large Group File and Approve
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HealthNow New York, Inc.
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Benefit Descriptions

Form Number	Product Name	Description
BS-NNY-1	Par Plus (PP)	An indemnity health care plan with first dollar coverage for hospital and medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Unpaid balances and additional benefits are subject to deductible and coinsurance.
BS-PPR-1A	PP Rider	Rider to Par Plus to Increase the Inpatient Days of Care to 120 or 365.
BS-PPR-2A	PP Rider	Rider to Par Plus to change Coinsurance to 80% or 90%.
BS-PPR-3	PP Rider	Rider to Par Plus to Increase the Deductible to $100 or $200.
BS-R-22	PP Rider	Rider to Par Plus to Add a $2,000 Additional Benefit waiver.
BS-CC-1AB	Care Plus (CP)	An indemnity health care plan with a $240 deductible for hospital and first dollar coverage for medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Unpaid balances and additional benefits are subject to deductible and coinsurance.
BS-CCR-1AB	CP Rider	Rider to Care Plus to Increase the Deductible to $300 or $500.
BS-R-79	CP Rider	Rider to delete prescription drug coverage from additional benefits. Coverage is replaced with BS-R-10A (REV), BS-R-82, or BS-SBPD-1.
BS-CCM-1 (REV)	Secure Blue (SB)	An indemnity health care plan with all benefits, hospital, medical/surgical, and additional benefits, subject to deductible and coinsurance, then paid in accordance with BSNENY schedule of allowances. Office visits are not subject to deductible and coinsurance, and are paid in full after a copayment of the lesser of $10 or 20%. Coinsurance provisions are 80% for participating physicians and 70% for non-participating physicians.
BS-R-159	SB Rider	Rider to Secure Blue to change the contract to Secure Blue Extra. Secure Blue Extra is an indemnity health care plan with first dollar coverage for hospital and medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Additional benefits are subject to deductible and coinsurance. Coinsurance provisions are 100% for participating physicians and 90%$ for non-participating physicians.
BS-R-139	SB Rider	Rider to Secure Blue Extra to Add a $240 Hospital Deductible.
BS-R-10A (REV)	Prescription Drug Rider	Prescription Drug Card with one copay for generic and brand prescriptions ${0.00 - 10.00}. Rider to health contract.
BS-R-95(REV)	Maintenance Drug Rider	Maintenance Drug Program with one copay for generic and brand prescriptions ${0.00 - 10.00}. Rider to health contract.
BS-R-82	Prescription Drug Rider	Prescription Drug Card with ${0.00 - 10.00} generic copay and ${0.00 - 10.00} brand copay. Rider to health contract.
BS-SBPD-1	Prescription Drug Contract	Freestanding drug contract with coinsurance options of 80%/20% or 50%/50% and an optional $50 deductible.
BS-MS-A	Medicare A	Medicare standard plan A.
BS-MS-B	Medicare B	Medicare standard plan B.
BS-MS-C	Medicare C	Medicare standard plan C.
BS-MS-H	Medicare H	Medicare standard plan H.

HealthNow New York, Inc.
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Benefit Descriptions

Form Number	Product Name	Description
BS-MSC-1	Golden Plus	Medicare supplemental policy parts A & B.
BS-MSC-R1	Golden Plus Four	Rider to Golden Plus amends payments to BS-MSC-1.
BS-R-17	Hearing Rider	Adds hearing care benefits subject to the deductible/coinsurance provisions of the contract.
BS-R-18	Vision Rider	Vision care benefits subject to the deductible and coinsurance to a maximum of : Exam - $50; Frames - $50; Single Lenses - $40; Bifocals - $50; Trifocals - $70; Contacts - $200; Lenticular - $100.
BS-R-19	Private Duty Nursing Rider	Rider to Golden Plus to add 750 hours of Private Duty Nursing.
BS-65A	Over 65	Medicare supplemental policy to Medicare part B.
BS-DIC-2	Dental Contract	An indemnity dental care plan paid in accordance with BSNENY indemnity fee schedule.
BS-DR-7	Dental Rider	Rider to Dental to Add student to age 25 coverage.
BS-DENT-2	Dental Contract	An indemnity dental care plan paid in accordance with BSNENY fee schedule. Product includes options for coinsurance on preventative benefits and optional orthodontic coverage/ preventative @100% or 80%, with or without Orthodontics.
BS-VOLDENT	Voluntary Dental Contract	A voluntary indemnity dental care plan paid in accordance with BSNENY fee schedule.
BS-R-63	Sterilization Rider	Rider to delete coverage for sterilization to indemnity contracts.
BS-R-96	Abortion Rider	Rider to delete coverage for elective abortion to indemnity contracts.
BS-R-66 FS (REV)	Federal Mandate	COBRA - Federal Mandate
BS-R-21 A	NYS Mandate	Alcohol and Substance Abuse
BS-R-40 A	NYS Mandate	Social Work Benefits
BS-R-98 (REV)	NYS Mandate	Mammography Screening
BS-R-120	NYS Mandate	Cancer Drug Therapy
BS-R-64A	BS Mandate	Ambulatory Facility
BS-R-71	BS Mandate	Outpatient Anesthesia for Surgical & Birthing Centers
BS-R-92	BS Mandate	Amend PDN Benefits
BS-R-21	NYS M/A Rider	Alcohol and Substance Abuse
BS-R-24 (REV)	NYS M/A Rider	Hospice
BS-R-24A	NYS M/A Rider	Hospice - 210 days
BS-R-40AB	NYS M/A Rider	Social Work Benefits
BS-R-59	NYS M/A Rider	Skilled Nursing Facility
BS-R-60	NYS M/A Rider	RN Coverage
BS-SBR-7	NYS M/A Rider	AASS - Secure Blue
BS-SBR-7A	NYS M/A Rider	AASS - Secure Blue Extra
BS-SBR-END1	NYS M/A Rider	AASS - Options - SBX
HNDRUG	Prescription Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.

HealthNow New York, Inc.
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Rating Regions

Indemnity Region	Counties
NENY 1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schnectady, Schoharie, Warren, Washington, Clinton, Essex
NENY 2	Dutchess, Orange, Putnam, Sullivan, Ulster

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Large Group File and Approve
Rates Effective 7/1/2015
Region 1

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-DIC-2 - FREESTANDING DENTAL CONTRACT							
SINGLE 2 TIER RATES	$8.86	**$9.69**	$0.83	9.4%	7/1/2014	0.0%	9.4%
FAMILY 2 TIER RATES	$27.44	**$30.01**	$2.57	9.4%	7/1/2014	0.0%	9.4%
FORM # BS-DR-7 - DENTAL STUDENT RIDER - ADD STUDENT COVERAGE TO AGE 25							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 1 - 80% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$15.60	**$17.04**	$1.44	9.2%	7/1/2014	0.0%	9.2%
FAMILY 2 TIER RATES	$42.14	**$46.04**	$3.90	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$31.99	**$34.95**	$2.96	9.3%	7/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$47.14	**$51.49**	$4.35	9.2%	7/1/2014	0.0%	9.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$32.77	**$35.80**	$3.03	9.2%	7/1/2014	0.0%	9.2%
FAMILY 4 TIER RATES	$49.36	**$53.91**	$4.55	9.2%	7/1/2014	0.0%	9.2%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 2 - 80% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$18.75	**$20.49**	$1.74	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$50.66	**$55.36**	$4.70	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$38.45	**$42.02**	$3.57	9.3%	7/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$56.66	**$61.91**	$5.25	9.3%	7/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$39.39	**$43.05**	$3.66	9.3%	7/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$59.33	**$64.83**	$5.50	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 4 - 100% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$17.72	**$19.36**	$1.64	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$47.87	**$52.30**	$4.43	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$36.34	**$39.70**	$3.36	9.2%	7/1/2014	0.0%	9.2%
FAMILY 3 TIER RATES	$53.54	**$58.50**	$4.96	9.3%	7/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$37.23	**$40.67**	$3.44	9.2%	7/1/2014	0.0%	9.2%
FAMILY 4 TIER RATES	$56.07	**$61.26**	$5.19	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 3 - 100% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$20.88	**$22.82**	$1.94	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$56.41	**$61.65**	$5.24	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$42.82	**$46.80**	$3.98	9.3%	7/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$63.09	**$68.95**	$5.86	9.3%	7/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.86	**$47.94**	$4.08	9.3%	7/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$66.06	**$72.20**	$6.14	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-VOLDENT - VOLUNTARY DENTAL							
SINGLE 2 TIER RATES	$20.84	**$22.78**	$1.94	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$56.30	**$61.54**	$5.24	9.3%	7/1/2014	0.0%	9.3%

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Rates Effective 7/1/2015
Region 1

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-R-215 - CROWN RIDER WITH $500 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$3.56	**$3.89**	$0.33	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$9.26	**$10.12**	$0.86	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$7.31	**$7.98**	$0.67	9.2%	7/1/2014	0.0%	9.2%
FAMILY 3 TIER RATES	$10.20	**$11.15**	$0.95	9.3%	7/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.13	**$7.79**	$0.66	9.3%	7/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$10.68	**$11.67**	$0.99	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-R-215 - CROWN RIDER WITH $1000 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$4.73	**$5.16**	$0.43	9.1%	7/1/2014	0.0%	9.1%
FAMILY 2 TIER RATES	$12.31	**$13.42**	$1.11	9.0%	7/1/2014	0.0%	9.0%
TWO PERSON 3 & 4 TIER RATES	$9.71	**$10.59**	$0.88	9.1%	7/1/2014	0.0%	9.1%
FAMILY 3 TIER RATES	$13.55	**$14.79**	$1.24	9.2%	7/1/2014	0.0%	9.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.47	**$10.34**	$0.87	9.2%	7/1/2014	0.0%	9.2%
FAMILY 4 TIER RATES	$14.19	**$15.48**	$1.29	9.1%	7/1/2014	0.0%	9.1%

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Region 2

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-DIC-2 - FREESTANDING DENTAL CONTRACT							
SINGLE 2 TIER RATES	$10.63	**$11.61**	$0.98	9.2%	7/1/2014	0.0%	9.2%
FAMILY 2 TIER RATES	$32.97	**$36.01**	$3.04	9.2%	7/1/2014	0.0%	9.2%
FORM # BS-DR-7 - DENTAL STUDENT RIDER - ADD STUDENT COVERAGE TO AGE 25							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 1 - 80% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$17.72	**$19.36**	$1.64	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$47.89	**$52.32**	$4.43	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$36.35	**$39.71**	$3.36	9.2%	7/1/2014	0.0%	9.2%
FAMILY 3 TIER RATES	$53.56	**$58.51**	$4.95	9.2%	7/1/2014	0.0%	9.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$37.23	**$40.68**	$3.45	9.3%	7/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$56.09	**$61.28**	$5.19	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 2 - 80% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$21.34	**$23.33**	$1.99	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$57.67	**$63.05**	$5.38	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$43.77	**$47.85**	$4.08	9.3%	7/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$64.50	**$70.51**	$6.01	9.3%	7/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.84	**$49.02**	$4.18	9.3%	7/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$67.55	**$73.84**	$6.29	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 4 - 100% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$20.11	**$21.97**	$1.86	9.2%	7/1/2014	0.0%	9.2%
FAMILY 2 TIER RATES	$54.35	**$59.37**	$5.02	9.2%	7/1/2014	0.0%	9.2%
TWO PERSON 3 & 4 TIER RATES	$41.25	**$45.06**	$3.81	9.2%	7/1/2014	0.0%	9.2%
FAMILY 3 TIER RATES	$60.78	**$66.40**	$5.62	9.2%	7/1/2014	0.0%	9.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$42.26	**$46.16**	$3.90	9.2%	7/1/2014	0.0%	9.2%
FAMILY 4 TIER RATES	$63.65	**$69.54**	$5.89	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 3 - 100% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$23.75	**$25.96**	$2.21	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$64.18	**$70.15**	$5.97	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$48.72	**$53.25**	$4.53	9.3%	7/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$71.78	**$78.46**	$6.68	9.3%	7/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.90	**$54.55**	$4.65	9.3%	7/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$75.17	**$82.17**	$7.00	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-VOLDENT - VOLUNTARY DENTAL							
SINGLE 2 TIER RATES	$23.75	**$25.96**	$2.21	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$64.12	**$70.09**	$5.97	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-R-215 - CROWN RIDER WITH $500 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$4.09	**$4.47**	$0.38	9.3%	7/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$10.64	**$11.63**	$0.99	9.3%	7/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$8.38	**$9.16**	$0.78	9.3%	7/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$11.72	**$12.81**	$1.09	9.3%	7/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.17	**$8.93**	$0.76	9.3%	7/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$12.27	**$13.41**	$1.14	9.3%	7/1/2014	0.0%	9.3%
FORM # BS-R-215 - CROWN RIDER WITH $1000 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$5.47	**$5.99**	$0.52	9.5%	7/1/2014	0.0%	9.5%
FAMILY 2 TIER RATES	$14.23	**$15.58**	$1.35	9.5%	7/1/2014	0.0%	9.5%
TWO PERSON 3 & 4 TIER RATES	$11.21	**$12.28**	$1.07	9.5%	7/1/2014	0.0%	9.5%
FAMILY 3 TIER RATES	$15.67	**$17.16**	$1.49	9.5%	7/1/2014	0.0%	9.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.93	**$11.97**	$1.04	9.5%	7/1/2014	0.0%	9.5%
FAMILY 4 TIER RATES	$16.41	**$17.97**	$1.56	9.5%	7/1/2014	0.0%	9.5%

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Benefit Descriptions

Form Number	Product Name	Description
BS-ALBHMO.6	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $15 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.7	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $10 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.8	NYS Mandated Direct Pay POS Health Plus	Adds out of network benefits to BS-ALBHMO.7. NYS Mandate. Available to Direct Pay Subscribers.
BS-ALBHMO.5	Child Health Plus	New York State Child Health Plus Product.
BS-ALBHMO.1	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $10 office visit copay option. Available to Groups.
BS-ALBHMO.2	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $15 office visit copay option. Available to Groups.
BS-R-198	Health Now Rider	A Blue Shield Mandate to be sold with BS-ALBHMO.1 and BS-ALBHMO.2, which changes benefits for outpatient surgery, rehabiliative therapy, mental health/ substance abuse, home health care, and ambulance.
BS-ALBPOS.1	Health Plus	Adds out of network benefits to Health Now. All benefits are subject to a deductible and coinsurance. Deductible options are $250, $500, or $750 per individual.
BS-R-199	Health Plus Rider	A Blue Shield Mandate to be sold with BS-ALBPOS.1 which changes benefits for rehabiliative therapy and the annual maximum.
BS-ALBHMO.10	Health Now Flex	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with optional PCP/Specialist copays of $10/10,$5/15,$0/20 or $15/15,$10/20. Available to groups.
BS-ALBPOS.10	Health Now Flex	Adds out of network benefits to Health Now Flex. All benefits are subject to a deductible, coinsurance and out of pocket limit. Deductible options are $250, $500, or $750; Coinsurance options are 20% or 25%; Out of pocket limit options are $5000 and unlimited.
BS-R-211	Health Now Flex Dental	Rider to add an annual dental exam and cleaning to the Health Now Flex contract.
BS-R-212	Health Now Flex Vision	Rider to add vision benefits to the Health Now Flex contract.
BS-R-203	Health Now Flex Chiro	Rider to add chiropractic benefits to the Health Now Flex contract.
BS-R-167	Health Now/Health Now Flex Rider	Rider to add 30 days of inpatient treatment for alcoholism and substance abuse to the Health Now contract.
BS-R-168	Health Now/Health Now Flex Rider	Rider to add coverage for mental health visits up to a total value of $1400 per person per calendar year to the Health Now contract.
BS-R-169	Health Now/Health Now Flex Rider	Rider to exclude abortion coverage to the Health Now contract.
BS-R-170	Health Now/Health Now Flex Rider	Rider to change dependent coverage to age 23.

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Form Number	Product Name	Description
BS-R-171	Health Now/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Now contract.
BS-R-172	Health Now/Health Now Flex Rider	Rider to add an inpatient copayment of $250 or $500 to each single confinement in a hospital, nursing home, skilled nursing facility or other facility to the Health Now contract.
BS-R-191	Health Now Rider	Rider to add vision benefits to the Helath Now contract.
BS-R-182	Health Plus/Health Now Flex Rider	Rider to delete elective abortion coverage to the Health Plus contract. To be sold with rider BS-R-169.
BS-R-183	Health Plus/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Plus contract. To be sold with rider BS-R-171.
BS-R-200	Health Plus Rider	Rider to change the coinsurance on a Health Plus contract from 75% to 80%, with an option for an out of pocket maximum.
BS-R-166	Managed Drug Rider	Prescription drug card with one copay for generic and brand prescriptions and subject to mandatory generic reimbursement. Copay options are $5, $8, $10, $5/10, 20%. or 50%.
BS-R-166END1	Managed Drug Endorsement	Rider to delete coverage of oral contraceptives from managed drug coverage.
BS-R-166END2	Managed Drug Endorsement	Rider to delete mandatory generic reimbursement from managed drug coverage.
BS-R-166END3	Managed Drug Endorsement	Rider to add a $500 individual/$1000 family annual maximum to managed drug coverage.
BS-R-166END5	Managed Drug Endorsement	Rider to add out of network prescription drug benefits at 50% with a $500 annual maximum.
BS-R-185	NYS M/A Rider	Rider to Health Plus adding benefits for Skilled Nursing Facility.
BS-R-186	NYS M/A Rider	Rider to Health Now adding Alcohol and Substance abuse coverage.
HNDRUG-HMO.1	Managed Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.
HN-ALBHMO-R-12	Vermont Rider	Rider to provide an option for HMO subscribers to add coverage for services rendered in the State of Vermont.
HN-HMO.AMEND-3	DME Amendment	Amendment to limit the maximum annual benefit for durable medical equipment, excluding oxygen and ventilators to $1,000 per person, per calendar year.
HN.HNY.GRP AND HN.HNY.IND	Healthy NY	A Health Maintenance Organization benefit providing medical coverage following New York State guidelines.
CR1E4N0022	Sizzel Rider	Rider to Waive Generic Oral Contraceptives Copay
C41A4N0016	Sizzel Rider	Rider to Wavie Inpatient Maternity Copay
C41A4N0018	Sizzel Rider	Rider to Waive Pediatric PCP Copay
LS1G4N0004	Master Group Contract	Master Group Plan to allow for coverage of domestic partners
CH1A4N0062	Dependent/Student rider	Extend dep/stud coverage to the end of the year or end of the month
AH1R4N0050	New Copay Options	Rider to add office visit, ambulance, and ER copays for ALBHMO.10
LH1R4N0052	New Copay Options	Rider to add office visit, ambulance, and ER copays for Master Group Contract
CH1R4N0054	New Copay Options	Rider to add office visit, ambulance, and ER copays for HMO 100

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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**

The number of hospice care days is limited to 210 days

C. **Medical Services**

Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**

Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only
E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 1 - HMO**	**OPTION 1 - W/POS**
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is s $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 2- HMO**	**OPTION 2 - W/POS**
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 4- HMO**	**OPTION 4 - W/POS**
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
Large Group File and Approve
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Rating Regions

Managed Care Region	Counties
NENY 1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schnectady, Warren, Washington

HealthNow New York Inc.
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Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$10 $5/$15 $0/$20							
SINGLE 2, 3, & 4 TIER RATES	$812.83	**$757.94**	($54.89)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,015.82	**$1,879.69**	($136.13)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,666.30	**$1,553.78**	($112.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,201.14	**$2,052.50**	($148.64)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,625.66	**$1,515.88**	($109.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,227.97	**$2,077.51**	($150.46)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$20 $15/$15							
SINGLE 2, 3, & 4 TIER RATES	$760.23	**$708.90**	($51.33)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,885.37	**$1,758.07**	($127.30)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,558.47	**$1,453.25**	($105.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,058.70	**$1,919.70**	($139.00)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,520.46	**$1,417.80**	($102.66)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,083.79	**$1,943.09**	($140.70)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$710.62	**$662.63**	($47.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,762.34	**$1,643.32**	($119.02)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,456.77	**$1,358.39**	($98.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1,924.36	**$1,794.40**	($129.96)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,421.24	**$1,325.26**	($95.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$1,947.81	**$1,816.27**	($131.54)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$710.62	**$662.63**	($47.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,762.34	**$1,643.32**	($119.02)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,456.77	**$1,358.39**	($98.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1,924.36	**$1,794.40**	($129.96)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,421.24	**$1,325.26**	($95.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$1,947.81	**$1,816.27**	($131.54)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-R-167: SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.33	**$4.04**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$10.74	**$10.02**	($0.72)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.88	**$8.28**	($0.60)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$11.73	**$10.94**	($0.79)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.66	**$8.08**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$11.87	**$11.07**	($0.80)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-R-207: PROSTHETICS & ORTHOTICS RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.36	**$4.07**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$10.81	**$10.09**	($0.72)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.94	**$8.34**	($0.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$11.81	**$11.02**	($0.79)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.72	**$8.14**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$11.95	**$11.16**	($0.79)	-6.6%	7/1/2014	0.0%	-6.6%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-172: INPATIENT COPAY RIDER - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.46)	**($3.22)**	$0.24	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($8.58)	**($7.99)**	$0.59	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($7.09)	**($6.60)**	$0.49	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($9.37)	**($8.72)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.92)	**($6.44)**	$0.48	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($9.48)	**($8.83)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
FORM # BS-R-172: INPATIENT COPAY RIDER - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.91)	**($6.45)**	$0.46	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($17.14)	**($16.00)**	$1.14	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($14.17)	**($13.22)**	$0.95	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($18.71)	**($17.47)**	$1.24	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.82)	**($12.90)**	$0.92	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($18.94)	**($17.68)**	$1.26	-6.7%	7/1/2014	0.0%	-6.7%
FORM # ALBHMO.10-R.4 : EMERGENCY ROOM $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.83)	**($0.77)**	$0.06	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($2.06)	**($1.91)**	$0.15	-7.3%	7/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($1.70)	**($1.58)**	$0.12	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($2.25)	**($2.09)**	$0.16	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.66)	**($1.54)**	$0.12	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($2.28)	**($2.11)**	$0.17	-7.5%	7/1/2014	0.0%	-7.5%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($1.50)	**($1.40)**	$0.10	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($3.72)	**($3.47)**	$0.25	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($3.08)	**($2.87)**	$0.21	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($4.06)	**($3.79)**	$0.27	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.00)	**($2.80)**	$0.20	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($4.11)	**($3.84)**	$0.27	-6.6%	7/1/2014	0.0%	-6.6%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($2.76)	**($2.57)**	$0.19	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.84)	**($6.37)**	$0.47	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($5.66)	**($5.27)**	$0.39	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($7.47)	**($6.96)**	$0.51	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.52)	**($5.14)**	$0.38	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($7.57)	**($7.04)**	$0.53	-7.0%	7/1/2014	0.0%	-7.0%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($1.40)	**($1.30)**	$0.10	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($3.47)	**($3.22)**	$0.25	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($2.87)	**($2.67)**	$0.20	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($3.79)	**($3.52)**	$0.27	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.80)	**($2.60)**	$0.20	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($3.84)	**($3.56)**	$0.28	-7.3%	7/1/2014	0.0%	-7.3%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($2.66)	**($2.48)**	$0.18	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($6.60)	**($6.15)**	$0.45	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($5.45)	**($5.08)**	$0.37	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($7.20)	**($6.72)**	$0.48	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.32)	**($4.96)**	$0.36	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($7.29)	**($6.80)**	$0.49	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.15	**$27.19**	($1.96)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$72.29	**$67.43**	($4.86)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$59.76	**$55.74**	($4.02)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$78.94	**$73.63**	($5.31)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.30	**$54.38**	($3.92)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$79.90	**$74.53**	($5.37)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.95	**$25.14**	($1.81)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$66.84	**$62.35**	($4.49)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$55.25	**$51.54**	($3.71)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$72.98	**$68.08**	($4.90)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.90	**$50.28**	($3.62)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$73.87	**$68.91**	($4.96)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.23**	($1.69)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$61.80	**$57.61**	($4.19)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$47.62**	($3.47)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$67.48	**$62.91**	($4.57)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.46**	($3.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$68.31	**$63.67**	($4.64)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.83	**$29.68**	($2.15)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$78.94	**$73.61**	($5.33)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$65.25	**$60.84**	($4.41)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$86.20	**$80.37**	($5.83)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.66	**$59.36**	($4.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$87.25	**$81.35**	($5.90)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$15.09	**$14.07**	($1.02)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$37.42	**$34.89**	($2.53)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$30.93	**$28.84**	($2.09)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$40.86	**$38.10**	($2.76)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.18	**$28.14**	($2.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$41.36	**$38.57**	($2.79)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.89)	**($0.83)**	$0.06	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($2.21)	**($2.06)**	$0.15	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($1.82)	**($1.70)**	$0.12	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($2.41)	**($2.25)**	$0.16	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.78)	**($1.66)**	$0.12	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.44)	**($2.28)**	$0.16	-6.6%	7/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.66	**$29.52**	($2.14)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$78.52	**$73.21**	($5.31)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$64.90	**$60.52**	($4.38)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$85.74	**$79.94**	($5.80)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.32	**$59.04**	($4.28)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$86.78	**$80.91**	($5.87)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.34	**$27.35**	($1.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$72.76	**$67.83**	($4.93)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$60.15	**$56.07**	($4.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$79.45	**$74.06**	($5.39)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.68	**$54.70**	($3.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$80.42	**$74.97**	($5.45)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$27.26	**$25.42**	($1.84)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$67.60	**$63.04**	($4.56)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$55.88	**$52.11**	($3.77)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$73.82	**$68.84**	($4.98)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.52	**$50.84**	($3.68)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$74.72	**$69.68**	($5.04)	-6.7%	7/1/2014	0.0%	-6.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$34.21	**$31.91**	($2.30)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$84.84	**$79.14**	($5.70)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$70.13	**$65.42**	($4.71)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$92.64	**$86.41**	($6.23)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$68.42	**$63.82**	($4.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$93.77	**$87.47**	($6.30)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$17.23	**$16.06**	($1.17)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$42.73	**$39.83**	($2.90)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$35.32	**$32.92**	($2.40)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$46.66	**$43.49**	($3.17)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$34.46	**$32.12**	($2.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$47.23	**$44.02**	($3.21)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.28	**$0.27**	($0.01)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$0.69	**$0.67**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$0.57	**$0.55**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$0.76	**$0.73**	($0.03)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.56	**$0.54**	($0.02)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$0.77	**$0.74**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.69	**$25.82**	($1.87)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$68.67	**$64.03**	($4.64)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$56.76	**$52.93**	($3.83)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$74.98	**$69.92**	($5.06)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.38	**$51.64**	($3.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$75.90	**$70.77**	($5.13)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.60	**$23.86**	($1.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$63.49	**$59.17**	($4.32)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$52.48	**$48.91**	($3.57)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$69.32	**$64.61**	($4.71)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.20	**$47.72**	($3.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$70.17	**$65.40**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.57	**$21.98**	($1.59)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$58.45	**$54.51**	($3.94)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$48.32	**$45.06**	($3.26)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$63.83	**$59.52**	($4.31)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.14	**$43.96**	($3.18)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$64.61	**$60.25**	($4.36)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.41	**$28.36**	($2.05)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$75.42	**$70.33**	($5.09)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$62.34	**$58.14**	($4.20)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$82.35	**$76.80**	($5.55)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.82	**$56.72**	($4.10)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$83.35	**$77.73**	($5.62)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.68	**$6.22**	($0.46)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$16.57	**$15.43**	($1.14)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$13.69	**$12.75**	($0.94)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$18.09	**$16.84**	($1.25)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.36	**$12.44**	($0.92)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$18.31	**$17.05**	($1.26)	-6.9%	7/1/2014	0.0%	-6.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.09	**$1.95**	($0.14)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$5.18	**$4.84**	($0.34)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$4.28	**$4.00**	($0.28)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$5.66	**$5.28**	($0.38)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.18	**$3.90**	($0.28)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$5.73	**$5.34**	($0.39)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.11	**$28.07**	($2.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$74.67	**$69.61**	($5.06)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$61.73	**$57.54**	($4.19)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$81.54	**$76.01**	($5.53)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.22	**$56.14**	($4.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$82.53	**$76.94**	($5.59)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.83	**$25.95**	($1.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$69.02	**$64.36**	($4.66)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$57.05	**$53.20**	($3.85)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$75.36	**$70.27**	($5.09)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.66	**$51.90**	($3.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$76.28	**$71.13**	($5.15)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.85	**$24.11**	($1.74)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$64.11	**$59.79**	($4.32)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$52.99	**$49.43**	($3.56)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$70.00	**$65.29**	($4.71)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.70	**$48.22**	($3.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$70.85	**$66.09**	($4.76)	-6.7%	7/1/2014	0.0%	-6.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.63	**$30.43**	($2.20)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$80.92	**$75.47**	($5.45)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$66.89	**$62.38**	($4.51)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$88.36	**$82.40**	($5.96)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.26	**$60.86**	($4.40)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$89.44	**$83.41**	($6.03)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.23	**$6.75**	($0.48)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$17.93	**$16.74**	($1.19)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$14.82	**$13.84**	($0.98)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$19.58	**$18.28**	($1.30)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.46	**$13.50**	($0.96)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$19.82	**$18.50**	($1.32)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.57	**$3.33**	($0.24)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$8.85	**$8.26**	($0.59)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$7.32	**$6.83**	($0.49)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$9.67	**$9.02**	($0.65)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.14	**$6.66**	($0.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$9.79	**$9.13**	($0.66)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.04	**$24.28**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$64.58	**$60.21**	($4.37)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$53.38	**$49.77**	($3.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$70.52	**$65.75**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.08	**$48.56**	($3.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$71.38	**$66.55**	($4.83)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.80	**$22.19**	($1.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$59.02	**$55.03**	($3.99)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$48.79	**$45.49**	($3.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$64.45	**$60.09**	($4.36)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.60	**$44.38**	($3.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$65.24	**$60.82**	($4.42)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$21.91	**$20.43**	($1.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$54.34	**$50.67**	($3.67)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$44.92	**$41.88**	($3.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$59.33	**$55.32**	($4.01)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.82	**$40.86**	($2.96)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$60.06	**$56.00**	($4.06)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.44	**$26.51**	($1.93)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$70.53	**$65.74**	($4.79)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$58.30	**$54.35**	($3.95)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$77.02	**$71.79**	($5.23)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.88	**$53.02**	($3.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$77.95	**$72.66**	($5.29)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.72	**$5.33**	($0.39)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$14.19	**$13.22**	($0.97)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$11.73	**$10.93**	($0.80)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$15.49	**$14.43**	($1.06)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.44	**$10.66**	($0.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$15.68	**$14.61**	($1.07)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.11	**$1.03**	($0.08)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$2.75	**$2.55**	($0.20)	-7.3%	7/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	$2.28	**$2.11**	($0.17)	-7.5%	7/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$3.01	**$2.79**	($0.22)	-7.3%	7/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.22	**$2.06**	($0.16)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$3.04	**$2.82**	($0.22)	-7.2%	7/1/2014	0.0%	-7.2%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.07	**$26.18**	($1.89)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$69.61	**$64.93**	($4.68)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$57.54	**$53.67**	($3.87)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$76.01	**$70.90**	($5.11)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.14	**$52.36**	($3.78)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$76.94	**$71.76**	($5.18)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.04	**$24.28**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$64.58	**$60.21**	($4.37)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$53.38	**$49.77**	($3.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$70.52	**$65.75**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.08	**$48.56**	($3.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$71.38	**$66.55**	($4.83)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.01	**$22.38**	($1.63)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$59.54	**$55.50**	($4.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$49.22	**$45.88**	($3.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$65.02	**$60.61**	($4.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.02	**$44.76**	($3.26)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$65.81	**$61.34**	($4.47)	-6.8%	7/1/2014	0.0%	-6.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.54	**$28.48**	($2.06)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$75.74	**$70.63**	($5.11)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$62.61	**$58.38**	($4.23)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$82.70	**$77.12**	($5.58)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.08	**$56.96**	($4.12)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$83.71	**$78.06**	($5.65)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.19	**$5.77**	($0.42)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$15.35	**$14.31**	($1.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$12.69	**$11.83**	($0.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$16.76	**$15.63**	($1.13)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.38	**$11.54**	($0.84)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$16.97	**$15.82**	($1.15)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.52	**$2.34**	($0.18)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$6.25	**$5.80**	($0.45)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$5.17	**$4.80**	($0.37)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$6.82	**$6.34**	($0.48)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.04	**$4.68**	($0.36)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$6.91	**$6.41**	($0.50)	-7.2%	7/1/2014	0.0%	-7.2%
FORM # BS-R-185: POS-SKILLED NURSING FACILITY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-186: POS-SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # HN-ALBHMO-R-12: IN-NETWORK VERMONT PROVIDER RIDER Alb HMO							
SINGLE 2, 3, & 4 TIER RATES	$141.02	**$131.51**	($9.51)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$349.73	**$326.14**	($23.59)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$289.09	**$269.60**	($19.49)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$381.88	**$356.13**	($25.75)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$282.04	**$263.02**	($19.02)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$386.54	**$360.47**	($26.07)	-6.7%	7/1/2014	0.0%	-6.7%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.48	**$0.45**	($0.03)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$1.19	**$1.12**	($0.07)	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$1.30	**$1.22**	($0.08)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$1.32	**$1.23**	($0.09)	-6.8%	7/1/2014	0.0%	-6.8%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2.48	**$2.33**	($0.15)	-6.0%	7/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$2.05	**$1.93**	($0.12)	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$2.71	**$2.55**	($0.16)	-5.9%	7/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.00	**$1.88**	($0.12)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2.74	**$2.58**	($0.16)	-5.8%	7/1/2014	0.0%	-5.8%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.95	**$0.88**	($0.07)	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	$2.36	**$2.18**	($0.18)	-7.6%	7/1/2014	0.0%	-7.6%
TWO PERSON 3 & 4 TIER RATES	$1.95	**$1.80**	($0.15)	-7.7%	7/1/2014	0.0%	-7.7%
FAMILY 3 TIER RATES	$2.57	**$2.38**	($0.19)	-7.4%	7/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.90	**$1.76**	($0.14)	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	$2.60	**$2.41**	($0.19)	-7.3%	7/1/2014	0.0%	-7.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.36	**$1.26**	($0.10)	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	$3.37	**$3.12**	($0.25)	-7.4%	7/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$2.79	**$2.58**	($0.21)	-7.5%	7/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$3.68	**$3.41**	($0.27)	-7.3%	7/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.72	**$2.52**	($0.20)	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	$3.73	**$3.45**	($0.28)	-7.5%	7/1/2014	0.0%	-7.5%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.65	**$1.55**	($0.10)	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$4.09	**$3.84**	($0.25)	-6.1%	7/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	$3.38	**$3.18**	($0.20)	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$4.47	**$4.20**	($0.27)	-6.0%	7/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.30	**$3.10**	($0.20)	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$4.52	**$4.25**	($0.27)	-6.0%	7/1/2014	0.0%	-6.0%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.41	**$2.25**	($0.16)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$5.98	**$5.58**	($0.40)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$4.94	**$4.61**	($0.33)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$6.53	**$6.09**	($0.44)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.82	**$4.50**	($0.32)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$6.61	**$6.17**	($0.44)	-6.7%	7/1/2014	0.0%	-6.7%
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.12	**$2.92**	($0.20)	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	$7.74	**$7.24**	($0.50)	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$6.40	**$5.99**	($0.41)	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$8.45	**$7.91**	($0.54)	-6.4%	7/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.24	**$5.84**	($0.40)	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	$8.55	**$8.00**	($0.55)	-6.4%	7/1/2014	0.0%	-6.4%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.18	**$2.97**	($0.21)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$7.89	**$7.37**	($0.52)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$6.52	**$6.09**	($0.43)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$8.61	**$8.04**	($0.57)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.36	**$5.94**	($0.42)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$8.72	**$8.14**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
Form # CH1A4N0062:							
dependent/student to the end of year	1.0017	**1.0017**	0.000	0.0%	7/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.000	0.0%	7/1/2014	0.0%	0.0%
Forms AH1R4N0050 and LH1R4N0052 (new copays for ALBHMO.10 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($7.25)	**($6.76)**	$0.49	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($17.98)	**($16.76)**	$1.22	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($14.86)	**($13.86)**	$1.00	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($19.63)	**($18.31)**	$1.32	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.50)	**($13.52)**	$0.98	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($19.87)	**($18.53)**	$1.34	-6.7%	7/1/2014	0.0%	-6.7%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($4.66)	**($4.34)**	$0.32	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($11.56)	**($10.76)**	$0.80	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($9.55)	**($8.90)**	$0.65	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($12.62)	**($11.75)**	$0.87	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.32)	**($8.68)**	$0.64	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($12.77)	**($11.90)**	$0.87	-6.8%	7/1/2014	0.0%	-6.8%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.46)	**($3.22)**	$0.24	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($8.58)	**($7.99)**	$0.59	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($7.09)	**($6.60)**	$0.49	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($9.37)	**($8.72)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.92)	**($6.44)**	$0.48	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($9.48)	**($8.83)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.44)	**($0.42)**	$0.02	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($1.09)	**($1.04)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	($0.90)	**($0.86)**	$0.04	-4.4%	7/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($1.19)	**($1.14)**	$0.05	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($1.21)	**($1.15)**	$0.06	-5.0%	7/1/2014	0.0%	-5.0%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	7/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	7/1/2014	0.0%	-5.5%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.17	**$1.10**	($0.07)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2.90	**$2.73**	($0.17)	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.40	**$2.26**	($0.14)	-5.8%	7/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$3.17	**$2.98**	($0.19)	-6.0%	7/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.34	**$2.20**	($0.14)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$3.21	**$3.02**	($0.19)	-5.9%	7/1/2014	0.0%	-5.9%
FORM # CH1R4N0242 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($3.12)	**($2.92)**	$0.20	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	($7.74)	**($7.24)**	$0.50	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($6.40)	**($5.99)**	$0.41	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($8.45)	**($7.91)**	$0.54	-6.4%	7/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.24)	**($5.84)**	$0.40	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	($8.55)	**($8.00)**	$0.55	-6.4%	7/1/2014	0.0%	-6.4%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$68.86	**$64.21**	($4.65)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$170.77	**$159.24**	($11.53)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$141.16	**$131.63**	($9.53)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$186.47	**$173.88**	($12.59)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$137.72	**$128.42**	($9.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$188.75	**$176.00**	($12.75)	-6.8%	7/1/2014	0.0%	-6.8%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$67.39	**$62.84**	($4.55)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$167.13	**$155.84**	($11.29)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$138.15	**$128.82**	($9.33)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$182.49	**$170.17**	($12.32)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$134.78	**$125.68**	($9.10)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$184.72	**$172.24**	($12.48)	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$24.30	**$22.66**	($1.64)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$60.26	**$56.20**	($4.06)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$49.82	**$46.45**	($3.37)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$65.80	**$61.36**	($4.44)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.60	**$45.32**	($3.28)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$66.61	**$62.11**	($4.50)	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$22.52	**$21.01**	($1.51)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$55.85	**$52.10**	($3.75)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$46.17	**$43.07**	($3.10)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$60.98	**$56.90**	($4.08)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.04	**$42.02**	($3.02)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$61.73	**$57.59**	($4.14)	-6.7%	7/1/2014	0.0%	-6.7%
Form Number: LS1R4N0178 - HMO 200 INN 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.80)	**($6.34)**	$0.46	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($16.86)	**($15.72)**	$1.14	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($13.94)	**($13.00)**	$0.94	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($18.41)	**($17.17)**	$1.24	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.60)	**($12.68)**	$0.92	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($18.64)	**($17.38)**	$1.26	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: LS1R4N0178 Removing DME benefit - HMO 200 OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.75)	**($0.70)**	$0.05	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($1.86)	**($1.74)**	$0.12	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($2.03)	**($1.90)**	$0.13	-6.4%	7/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.50)	**($1.40)**	$0.10	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.06)	**($1.92)**	$0.14	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: AH1A4N0177 Removing Standard Network							
SINGLE 2, 3, & 4 TIER RATES	($1.33)	**($1.24)**	$0.09	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($3.30)	**($3.08)**	$0.22	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($2.73)	**($2.54)**	$0.19	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($3.60)	**($3.36)**	$0.24	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.66)	**($2.48)**	$0.18	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($3.65)	**($3.40)**	$0.25	-6.8%	7/1/2014	0.0%	-6.8%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.80)	**($6.34)**	$0.46	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($16.86)	**($15.72)**	$1.14	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($13.94)	**($13.00)**	$0.94	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($18.41)	**($17.17)**	$1.24	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.60)	**($12.68)**	$0.92	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($18.64)	**($17.38)**	$1.26	-6.8%	7/1/2014	0.0%	-6.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($3.62)	**($3.38)**	$0.24	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($8.98)	**($8.38)**	$0.60	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($7.42)	**($6.93)**	$0.49	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($9.80)	**($9.15)**	$0.65	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.24)	**($6.76)**	$0.48	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($9.92)	**($9.26)**	$0.66	-6.7%	7/1/2014	0.0%	-6.7%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.75)	**($0.70)**	$0.05	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($1.86)	**($1.74)**	$0.12	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($2.03)	**($1.90)**	$0.13	-6.4%	7/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.50)	**($1.40)**	$0.10	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.06)	**($1.92)**	$0.14	-6.8%	7/1/2014	0.0%	-6.8%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($17.55)	**($16.36)**	$1.19	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($43.52)	**($40.57)**	$2.95	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($35.98)	**($33.54)**	$2.44	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($47.53)	**($44.30)**	$3.23	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($35.10)	**($32.72)**	$2.38	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($48.10)	**($44.84)**	$3.26	-6.8%	7/1/2014	0.0%	-6.8%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($16.25)	**($15.15)**	$1.10	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($40.30)	**($37.57)**	$2.73	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($33.31)	**($31.06)**	$2.25	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($44.01)	**($41.03)**	$2.98	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($32.50)	**($30.30)**	$2.20	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($44.54)	**($41.53)**	$3.01	-6.8%	7/1/2014	0.0%	-6.8%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($14.89)	**($13.88)**	$1.01	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($36.93)	**($34.42)**	$2.51	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($30.52)	**($28.45)**	$2.07	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($40.32)	**($37.59)**	$2.73	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($29.78)	**($27.76)**	$2.02	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($40.81)	**($38.05)**	$2.76	-6.8%	7/1/2014	0.0%	-6.8%
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.47)	**($2.30)**	$0.17	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.13)	**($5.70)**	$0.43	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($5.06)	**($4.72)**	$0.34	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($6.69)	**($6.23)**	$0.46	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.94)	**($4.60)**	$0.34	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($6.77)	**($6.30)**	$0.47	-6.9%	7/1/2014	0.0%	-6.9%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.31)	**($2.16)**	$0.15	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($5.73)	**($5.36)**	$0.37	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($4.74)	**($4.43)**	$0.31	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($6.26)	**($5.85)**	$0.41	-6.5%	7/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.62)	**($4.32)**	$0.30	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($6.33)	**($5.92)**	$0.41	-6.5%	7/1/2014	0.0%	-6.5%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$3.26	**$3.04**	($0.22)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$8.08	**$7.54**	($0.54)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$6.68	**$6.23**	($0.45)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$8.83	**$8.23**	($0.60)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.52	**$6.08**	($0.44)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$8.94	**$8.33**	($0.61)	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$1.59	**$1.48**	($0.11)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$3.94	**$3.67**	($0.27)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$3.26	**$3.03**	($0.23)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$4.31	**$4.01**	($0.30)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.18	**$2.96**	($0.22)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$4.36	**$4.06**	($0.30)	-6.9%	7/1/2014	0.0%	-6.9%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$2.90	**$2.70**	($0.20)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$7.19	**$6.70**	($0.49)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$5.95	**$5.54**	($0.41)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$7.85	**$7.31**	($0.54)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.80	**$5.40**	($0.40)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$7.95	**$7.40**	($0.55)	-6.9%	7/1/2014	0.0%	-6.9%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRESCRIPTION DRUG							
FORM # BS-R-166END5 - Out of Network Benefit							
SINGLE 2, 3, & 4 TIER RATES	$17.94	**$17.29**	($0.65)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$44.49	**$42.88**	($1.61)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$36.78	**$35.44**	($1.34)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$48.58	**$46.82**	($1.76)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.88	**$34.58**	($1.30)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$49.17	**$47.39**	($1.78)	-3.6%	7/1/2014	0.0%	-3.6%
FORM#s HNDRUG-HMO.1, HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
NO PAY THE DIFFERENCE							
$5 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$190.12	**$178.39**	($11.73)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$471.50	**$442.44**	($29.06)	-6.2%	7/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$389.74	**$365.72**	($24.02)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$514.84	**$483.10**	($31.74)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$380.24	**$356.80**	($23.44)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$521.12	**$489.00**	($32.12)	-6.2%	7/1/2014	0.0%	-6.2%
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$185.83	**$183.93**	($1.90)	-1.0%	7/1/2014	0.0%	-1.0%
FAMILY 2 TIER RATES	$460.88	**$456.18**	($4.70)	-1.0%	7/1/2014	0.0%	-1.0%
TWO PERSON 3 & 4 TIER RATES	$380.98	**$377.08**	($3.90)	-1.0%	7/1/2014	0.0%	-1.0%
FAMILY 3 TIER RATES	$503.26	**$498.10**	($5.16)	-1.0%	7/1/2014	0.0%	-1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$371.68	**$367.88**	($3.80)	-1.0%	7/1/2014	0.0%	-1.0%
FAMILY 4 TIER RATES	$509.38	**$504.18**	($5.20)	-1.0%	7/1/2014	0.0%	-1.0%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$200.30	**$191.73**	($8.57)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$496.74	**$475.52**	($21.22)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$410.62	**$393.06**	($17.56)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$542.42	**$519.24**	($23.18)	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$400.60	**$383.48**	($17.12)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$549.02	**$525.56**	($23.46)	-4.3%	7/1/2014	0.0%	-4.3%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$184.05	**$173.80**	($10.25)	-5.6%	7/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	$456.46	**$431.02**	($25.44)	-5.6%	7/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$377.32	**$356.30**	($21.02)	-5.6%	7/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	$498.44	**$470.66**	($27.78)	-5.6%	7/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$368.12	**$347.60**	($20.52)	-5.6%	7/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	$504.50	**$476.38**	($28.12)	-5.6%	7/1/2014	0.0%	-5.6%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$2.30	**$2.22**	($0.08)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$5.70	**$5.51**	($0.19)	-3.3%	7/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$4.72	**$4.55**	($0.17)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$6.23	**$6.01**	($0.22)	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.60	**$4.44**	($0.16)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$6.30	**$6.09**	($0.21)	-3.3%	7/1/2014	0.0%	-3.3%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.29	**$1.24**	($0.05)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.20	**$3.08**	($0.12)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.64	**$2.54**	($0.10)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$3.49	**$3.36**	($0.13)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.58	**$2.48**	($0.10)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$3.54	**$3.40**	($0.14)	-4.0%	7/1/2014	0.0%	-4.0%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.65	**$0.62**	($0.03)	-4.6%	7/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$1.61	**$1.54**	($0.07)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$1.33	**$1.27**	($0.06)	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	$1.76	**$1.68**	($0.08)	-4.5%	7/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.30	**$1.24**	($0.06)	-4.6%	7/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$1.78	**$1.70**	($0.08)	-4.5%	7/1/2014	0.0%	-4.5%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 2.5 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($5.20)	**($4.84)**	$0.36	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($12.90)	**($12.00)**	$0.90	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($10.66)	**($9.92)**	$0.74	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($14.08)	**($13.11)**	$0.97	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.40)	**($9.68)**	$0.72	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($14.25)	**($13.27)**	$0.98	-6.9%	7/1/2014	0.0%	-6.9%

HealthNow New York Inc.
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Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 3 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($6.98)	**($6.51)**	$0.47	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($17.31)	**($16.14)**	$1.17	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($14.31)	**($13.35)**	$0.96	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($18.90)	**($17.63)**	$1.27	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.96)	**($13.02)**	$0.94	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($19.13)	**($17.84)**	$1.29	-6.7%	7/1/2014	0.0%	-6.7%
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	$0.00	0.0%	7/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	$0.00	0.0%	7/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	$0.00	0.0%	7/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	$0.00	0.0%	7/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of					**0.968**		
Form Number: LS3A3N0208							
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)							
Deductible							
$250	0.014	**0.014**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$500	0.024	**0.024**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: LR1A4N0230							
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)							
Deductible							
$50	0.016	**0.016**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$100	0.027	**0.027**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$250	0.056	**0.056**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$500	0.089	**0.089**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$178.89	**$167.09**	($11.80)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$443.65	**$414.38**	($29.27)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$366.72	**$342.53**	($24.19)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$484.43	**$452.48**	($31.95)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$357.78	**$334.18**	($23.60)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$490.34	**$457.99**	($32.35)	-6.6%	7/1/2014	0.0%	-6.6%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$176.28	**$167.17**	($9.11)	-5.2%	7/1/2014	0.0%	-5.2%
FAMILY 2 TIER RATES	$437.17	**$414.58**	($22.59)	-5.2%	7/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	$361.37	**$342.70**	($18.67)	-5.2%	7/1/2014	0.0%	-5.2%
FAMILY 3 TIER RATES	$477.37	**$452.70**	($24.67)	-5.2%	7/1/2014	0.0%	-5.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$352.56	**$334.34**	($18.22)	-5.2%	7/1/2014	0.0%	-5.2%
FAMILY 4 TIER RATES	$483.18	**$458.21**	($24.97)	-5.2%	7/1/2014	0.0%	-5.2%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$158.46	**$147.09**	($11.37)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$392.98	**$364.78**	($28.20)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$324.84	**$301.53**	($23.31)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$429.11	**$398.32**	($30.79)	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$316.92	**$294.18**	($22.74)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$434.34	**$403.17**	($31.17)	-7.2%	7/1/2014	0.0%	-7.2%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($5.48)	**($5.11)**	$0.37	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($13.59)	**($12.67)**	$0.92	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($11.23)	**($10.48)**	$0.75	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($14.84)	**($13.84)**	$1.00	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.96)	**($10.22)**	$0.74	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($15.02)	**($14.01)**	$1.01	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$14.86	**$13.85**	($1.01)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$36.85	**$34.35**	($2.50)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$30.46	**$28.39**	($2.07)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$40.24	**$37.51**	($2.73)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.72	**$27.70**	($2.02)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$40.73	**$37.96**	($2.77)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$13.08	**$12.19**	($0.89)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$32.44	**$30.23**	($2.21)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$26.81	**$24.99**	($1.82)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$35.42	**$33.01**	($2.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$26.16	**$24.38**	($1.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$35.85	**$33.41**	($2.44)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$12.66	**$11.80**	($0.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$31.40	**$29.26**	($2.14)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$25.95	**$24.19**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$34.28	**$31.95**	($2.33)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.32	**$23.60**	($1.72)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$34.70	**$32.34**	($2.36)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$11.62	**$10.84**	($0.78)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$28.82	**$26.88**	($1.94)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$23.82	**$22.22**	($1.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$31.47	**$29.35**	($2.12)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.24	**$21.68**	($1.56)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$31.85	**$29.71**	($2.14)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$10.60	**$9.88**	($0.72)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$26.29	**$24.50**	($1.79)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$21.73	**$20.25**	($1.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$28.70	**$26.76**	($1.94)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.20	**$19.76**	($1.44)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$29.05	**$27.08**	($1.97)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$9.77	**$9.11**	($0.66)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$24.23	**$22.59**	($1.64)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$20.03	**$18.68**	($1.35)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$26.46	**$24.67**	($1.79)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.54	**$18.22**	($1.32)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$26.78	**$24.97**	($1.81)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$8.73	**$8.13**	($0.60)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$21.65	**$20.16**	($1.49)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$17.90	**$16.67**	($1.23)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$23.64	**$22.02**	($1.62)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.46	**$16.26**	($1.20)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$23.93	**$22.28**	($1.65)	-6.9%	7/1/2014	0.0%	-6.9%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$7.18	**$6.70**	($0.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$17.81	**$16.62**	($1.19)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$14.72	**$13.74**	($0.98)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$19.44	**$18.14**	($1.30)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.36	**$13.40**	($0.96)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$19.68	**$18.36**	($1.32)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.55	**$5.18**	($0.37)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$13.76	**$12.85**	($0.91)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.38	**$10.62**	($0.76)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$15.03	**$14.03**	($1.00)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.10	**$10.36**	($0.74)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$15.21	**$14.20**	($1.01)	-6.6%	7/1/2014	0.0%	-6.6%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$3.00	**$2.79**	($0.21)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$7.44	**$6.92**	($0.52)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$6.15	**$5.72**	($0.43)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$8.12	**$7.56**	($0.56)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.00	**$5.58**	($0.42)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$8.22	**$7.65**	($0.57)	-6.9%	7/1/2014	0.0%	-6.9%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$2.56	**$2.40**	($0.16)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$6.35	**$5.95**	($0.40)	-6.3%	7/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$5.25	**$4.92**	($0.33)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$6.93	**$6.50**	($0.43)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.12	**$4.80**	($0.32)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$7.02	**$6.58**	($0.44)	-6.3%	7/1/2014	0.0%	-6.3%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$2.48	**$2.31**	($0.17)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.15	**$5.73**	($0.42)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$5.08	**$4.74**	($0.34)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$6.72	**$6.26**	($0.46)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.96	**$4.62**	($0.34)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$6.80	**$6.33**	($0.47)	-6.9%	7/1/2014	0.0%	-6.9%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$2.23	**$2.08**	($0.15)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$5.53	**$5.16**	($0.37)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$4.57	**$4.26**	($0.31)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$6.04	**$5.63**	($0.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.46	**$4.16**	($0.30)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$6.11	**$5.70**	($0.41)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.95	**$1.81**	($0.14)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$4.84	**$4.49**	($0.35)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$4.00	**$3.71**	($0.29)	-7.3%	7/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$5.28	**$4.90**	($0.38)	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.90	**$3.62**	($0.28)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$5.34	**$4.96**	($0.38)	-7.1%	7/1/2014	0.0%	-7.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.77	**$1.65**	($0.12)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$4.39	**$4.09**	($0.30)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$3.63	**$3.38**	($0.25)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$4.79	**$4.47**	($0.32)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.54	**$3.30**	($0.24)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$4.85	**$4.52**	($0.33)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.55	**$1.44**	($0.11)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$3.84	**$3.57**	($0.27)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$3.18	**$2.95**	($0.23)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$4.20	**$3.90**	($0.30)	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.10	**$2.88**	($0.22)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$4.25	**$3.95**	($0.30)	-7.1%	7/1/2014	0.0%	-7.1%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$1.17	**$1.10**	($0.07)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2.90	**$2.73**	($0.17)	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.40	**$2.26**	($0.14)	-5.8%	7/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$3.17	**$2.98**	($0.19)	-6.0%	7/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.34	**$2.20**	($0.14)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$3.21	**$3.02**	($0.19)	-5.9%	7/1/2014	0.0%	-5.9%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.86	**$0.80**	($0.06)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2.13	**$1.98**	($0.15)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1.76	**$1.64**	($0.12)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2.33	**$2.17**	($0.16)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.72	**$1.60**	($0.12)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2.36	**$2.19**	($0.17)	-7.2%	7/1/2014	0.0%	-7.2%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	7/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	7/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	7/1/2014	0.0%	-15.8%
Product Rationalization - HMO 200 - LS1G4N0004							
Chiropractic - $8 Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	7/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	7/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	7/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	7/1/2014	0.0%	-9.1%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Chiropractic - $15 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($0.74)	**($0.69)**	$0.05	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($0.62)	**($0.57)**	$0.05	-8.1%	7/1/2014	0.0%	-8.1%
FAMILY 3 TIER RATES	($0.81)	**($0.76)**	$0.05	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.60)	**($0.56)**	$0.04	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($0.82)	**($0.77)**	$0.05	-6.1%	7/1/2014	0.0%	-6.1%
Chiropractic - $20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.57)	**($0.53)**	$0.04	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($1.41)	**($1.31)**	$0.10	-7.1%	7/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($1.17)	**($1.09)**	$0.08	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	7/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.14)	**($1.06)**	$0.08	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($1.56)	**($1.45)**	$0.11	-7.1%	7/1/2014	0.0%	-7.1%
Chiropractic - $25 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.79)	**($0.73)**	$0.06	-7.6%	7/1/2014	0.0%	-7.6%
FAMILY 2 TIER RATES	($1.96)	**($1.81)**	$0.15	-7.7%	7/1/2014	0.0%	-7.7%
TWO PERSON 3 & 4 TIER RATES	($1.62)	**($1.50)**	$0.12	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($2.14)	**($1.98)**	$0.16	-7.5%	7/1/2014	0.0%	-7.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.58)	**($1.46)**	$0.12	-7.6%	7/1/2014	0.0%	-7.6%
FAMILY 4 TIER RATES	($2.17)	**($2.00)**	$0.17	-7.8%	7/1/2014	0.0%	-7.8%
Chiropractic - $30 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.05)	**($0.98)**	$0.07	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($2.60)	**($2.43)**	$0.17	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($2.15)	**($2.01)**	$0.14	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($2.84)	**($2.65)**	$0.19	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.10)	**($1.96)**	$0.14	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.88)	**($2.69)**	$0.19	-6.6%	7/1/2014	0.0%	-6.6%
Chiropractic - $40 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.39)	**($1.29)**	$0.10	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($3.45)	**($3.20)**	$0.25	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($2.85)	**($2.64)**	$0.21	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($3.76)	**($3.49)**	$0.27	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.78)	**($2.58)**	$0.20	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($3.81)	**($3.54)**	$0.27	-7.1%	7/1/2014	0.0%	-7.1%
Chiropractic - $50 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.84)	**($1.71)**	$0.13	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($4.56)	**($4.24)**	$0.32	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($3.77)	**($3.51)**	$0.26	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($4.98)	**($4.63)**	$0.35	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.68)	**($3.42)**	$0.26	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($5.04)	**($4.69)**	$0.35	-6.9%	7/1/2014	0.0%	-6.9%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.39)	**($1.29)**	$0.10	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($3.45)	**($3.20)**	$0.25	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($2.85)	**($2.64)**	$0.21	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($3.76)	**($3.49)**	$0.27	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.78)	**($2.58)**	$0.20	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($3.81)	**($3.54)**	$0.27	-7.1%	7/1/2014	0.0%	-7.1%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($4.03)	**($3.76)**	$0.27	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($9.99)	**($9.32)**	$0.67	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($8.26)	**($7.71)**	$0.55	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($10.91)	**($10.18)**	$0.73	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.06)	**($7.52)**	$0.54	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($11.05)	**($10.31)**	$0.74	-6.7%	7/1/2014	0.0%	-6.7%
PT/OT/ST - 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$1.21	**$1.13**	($0.08)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$3.00	**$2.80**	($0.20)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.48	**$2.32**	($0.16)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$3.28	**$3.06**	($0.22)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.42	**$2.26**	($0.16)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$3.32	**$3.10**	($0.22)	-6.6%	7/1/2014	0.0%	-6.6%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%

HealthNow New York Inc.
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Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.48	**$0.45**	($0.03)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$1.19	**$1.12**	($0.07)	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$1.30	**$1.22**	($0.08)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$1.32	**$1.23**	($0.09)	-6.8%	7/1/2014	0.0%	-6.8%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$8	($0.08)	**($0.07)**	$0.01	-12.5%	7/1/2014	0.0%	-12.5%
$10	($0.13)	**($0.11)**	$0.02	-15.4%	7/1/2014	0.0%	-15.4%
$15	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
$20	($0.57)	**($0.53)**	$0.04	-7.0%	7/1/2014	0.0%	-7.0%
$25	($0.78)	**($0.72)**	$0.06	-7.7%	7/1/2014	0.0%	-7.7%
$30	($1.06)	**($0.99)**	$0.07	-6.6%	7/1/2014	0.0%	-6.6%
$35	($1.25)	**($1.17)**	$0.08	-6.4%	7/1/2014	0.0%	-6.4%
$40	($1.42)	**($1.33)**	$0.09	-6.3%	7/1/2014	0.0%	-6.3%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.81)	**($0.75)**	$0.06	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	($2.01)	**($1.86)**	$0.15	-7.5%	7/1/2014	0.0%	-7.5%
TWO PERSON 3 & 4 TIER RATES	($1.66)	**($1.54)**	$0.12	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($2.19)	**($2.03)**	$0.16	-7.3%	7/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.62)	**($1.50)**	$0.12	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	($2.22)	**($2.06)**	$0.16	-7.2%	7/1/2014	0.0%	-7.2%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.41)**	$0.02	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	($1.07)	**($1.02)**	$0.05	-4.7%	7/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	($1.16)	**($1.11)**	$0.05	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	($1.18)	**($1.12)**	$0.06	-5.1%	7/1/2014	0.0%	-5.1%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	7/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	7/1/2014	0.0%	-5.5%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.61)	**($0.57)**	$0.04	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($1.51)	**($1.41)**	$0.10	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($1.25)	**($1.17)**	$0.08	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($1.65)	**($1.54)**	$0.11	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.22)	**($1.14)**	$0.08	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($1.67)	**($1.56)**	$0.11	-6.6%	7/1/2014	0.0%	-6.6%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.76)	**($0.71)**	$0.05	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($1.88)	**($1.76)**	$0.12	-6.4%	7/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	($1.56)	**($1.46)**	$0.10	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($2.06)	**($1.92)**	$0.14	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.52)	**($1.42)**	$0.10	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($2.08)	**($1.95)**	$0.13	-6.3%	7/1/2014	0.0%	-6.3%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.35)**	$0.02	-5.4%	7/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	($0.92)	**($0.87)**	$0.05	-5.4%	7/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	7/1/2014	0.0%	-5.3%
FAMILY 3 TIER RATES	($1.00)	**($0.95)**	$0.05	-5.0%	7/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	7/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	($1.01)	**($0.96)**	$0.05	-5.0%	7/1/2014	0.0%	-5.0%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.35)**	$0.02	-5.4%	7/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	($0.92)	**($0.87)**	$0.05	-5.4%	7/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	7/1/2014	0.0%	-5.3%
FAMILY 3 TIER RATES	($1.00)	**($0.95)**	$0.05	-5.0%	7/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	7/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	($1.01)	**($0.96)**	$0.05	-5.0%	7/1/2014	0.0%	-5.0%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 7/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.11	**$0.10**	($0.01)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$0.27	**$0.25**	($0.02)	-7.4%	7/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$0.23	**$0.21**	($0.02)	-8.7%	7/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	7/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.22	**$0.20**	($0.02)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	7/1/2014	0.0%	-10.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	7/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	7/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	7/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	7/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	7/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	7/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$4.33	**$4.04**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$7.13	**$6.65**	($0.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$17.68	**$16.49**	($1.19)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$14.62	**$13.63**	($0.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$19.31	**$18.01**	($1.30)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.26	**$13.30**	($0.96)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$19.54	**$18.23**	($1.31)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$6.84	**$6.38**	($0.46)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$16.96	**$15.82**	($1.14)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$14.02	**$13.08**	($0.94)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$18.52	**$17.28**	($1.24)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.68	**$12.76**	($0.92)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$18.75	**$17.49**	($1.26)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$6.76	**$6.30**	($0.46)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$16.76	**$15.62**	($1.14)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$13.86	**$12.92**	($0.94)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$18.31	**$17.06**	($1.25)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.52	**$12.60**	($0.92)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$18.53	**$17.27**	($1.26)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.61	**$6.16**	($0.45)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$16.39	**$15.28**	($1.11)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$13.55	**$12.63**	($0.92)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$17.90	**$16.68**	($1.22)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.22	**$12.32**	($0.90)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$18.12	**$16.88**	($1.24)	-6.8%	7/1/2014	0.0%	-6.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.45	**$6.01**	($0.44)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$16.00	**$14.90**	($1.10)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$13.22	**$12.32**	($0.90)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$17.47	**$16.28**	($1.19)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.90	**$12.02**	($0.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$17.68	**$16.47**	($1.21)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$6.31	**$5.89**	($0.42)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$15.65	**$14.61**	($1.04)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.94	**$12.07**	($0.87)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$17.09	**$15.95**	($1.14)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.62	**$11.78**	($0.84)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$17.30	**$16.14**	($1.16)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$6.14	**$5.72**	($0.42)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$15.23	**$14.19**	($1.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$12.59	**$11.73**	($0.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$16.63	**$15.49**	($1.14)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.28	**$11.44**	($0.84)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$16.83	**$15.68**	($1.15)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$6.00	**$5.60**	($0.40)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$14.88	**$13.89**	($0.99)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$12.30	**$11.48**	($0.82)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$16.25	**$15.16**	($1.09)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.00	**$11.20**	($0.80)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$16.45	**$15.35**	($1.10)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$5.83	**$5.44**	($0.39)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$14.46	**$13.49**	($0.97)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$11.95	**$11.15**	($0.80)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$15.79	**$14.73**	($1.06)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.66	**$10.88**	($0.78)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$15.98	**$14.91**	($1.07)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.58	**$5.21**	($0.37)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.84	**$12.92**	($0.92)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.44	**$10.68**	($0.76)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$15.11	**$14.11**	($1.00)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.16	**$10.42**	($0.74)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$15.29	**$14.28**	($1.01)	-6.6%	7/1/2014	0.0%	-6.6%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$5.61	**$5.23**	($0.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$13.91	**$12.97**	($0.94)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$11.50	**$10.72**	($0.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$15.19	**$14.16**	($1.03)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.22	**$10.46**	($0.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$15.38	**$14.34**	($1.04)	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	7/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	7/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	7/1/2014	0.0%	-15.8%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$4.71	**$4.38**	($0.33)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$11.68	**$10.86**	($0.82)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.66	**$8.98**	($0.68)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$12.75	**$11.86**	($0.89)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.42	**$8.76**	($0.66)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.91	**$12.01**	($0.90)	-7.0%	7/1/2014	0.0%	-7.0%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.51	**$0.48**	($0.03)	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$1.26	**$1.19**	($0.07)	-5.6%	7/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$1.05	**$0.98**	($0.07)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$1.38	**$1.30**	($0.08)	-5.8%	7/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.02	**$0.96**	($0.06)	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$1.40	**$1.32**	($0.08)	-5.7%	7/1/2014	0.0%	-5.7%

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FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.58	**$0.54**	($0.04)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$1.44	**$1.34**	($0.10)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$1.19	**$1.11**	($0.08)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$1.57	**$1.46**	($0.11)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.16	**$1.08**	($0.08)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$1.59	**$1.48**	($0.11)	-6.9%	7/1/2014	0.0%	-6.9%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.28	**$0.27**	($0.01)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$0.69	**$0.67**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$0.57	**$0.55**	($0.02)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$0.76	**$0.73**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.56	**$0.54**	($0.02)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$0.77	**$0.74**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	$0.50	**$0.47**	($0.03)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1.24	**$1.17**	($0.07)	-5.6%	7/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$1.03	**$0.96**	($0.07)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1.35	**$1.27**	($0.08)	-5.9%	7/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1.37	**$1.29**	($0.08)	-5.8%	7/1/2014	0.0%	-5.8%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	$1.14	**$1.14**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$2.83	**$2.83**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$2.34	**$2.34**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$3.09	**$3.09**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.28	**$2.28**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$3.12	**$3.12**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM: CR1RAN0421 - Rx $15 Generic Only							
SINGLE 2, 3, & 4 TIER RATES	$76.49	**$51.25**	($25.24)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 2 TIER RATES	$189.70	**$127.10**	($62.60)	-33.0%	7/1/2014	0.0%	-33.0%
TWO PERSON 3 & 4 TIER RATES	$156.80	**$105.06**	($51.74)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 3 TIER RATES	$207.13	**$138.79**	($68.34)	-33.0%	7/1/2014	0.0%	-33.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$152.98	**$102.50**	($50.48)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 4 TIER RATES	$209.66	**$140.48**	($69.18)	-33.0%	7/1/2014	0.0%	-33.0%
FORM: CR1RAN0421 - Rx $15/30%/50%							
SINGLE 2, 3, & 4 TIER RATES	$146.68	**$133.40**	($13.28)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$363.77	**$330.83**	($32.94)	-9.1%	7/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	$300.69	**$273.47**	($27.22)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 3 TIER RATES	$397.21	**$361.25**	($35.96)	-9.1%	7/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$293.36	**$266.80**	($26.56)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$402.05	**$365.65**	($36.40)	-9.1%	7/1/2014	0.0%	-9.1%
FORM: CR1RAN0421 - Rx $15/50%/50%							
SINGLE 2, 3, & 4 TIER RATES	$131.59	**$115.52**	($16.07)	-12.2%	7/1/2014	0.0%	-12.2%
FAMILY 2 TIER RATES	$326.34	**$286.49**	($39.85)	-12.2%	7/1/2014	0.0%	-12.2%
TWO PERSON 3 & 4 TIER RATES	$269.76	**$236.82**	($32.94)	-12.2%	7/1/2014	0.0%	-12.2%
FAMILY 3 TIER RATES	$356.35	**$312.83**	($43.52)	-12.2%	7/1/2014	0.0%	-12.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$263.18	**$231.04**	($32.14)	-12.2%	7/1/2014	0.0%	-12.2%
FAMILY 4 TIER RATES	$360.69	**$316.64**	($44.05)	-12.2%	7/1/2014	0.0%	-12.2%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$1000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$148.55	**$129.75**	($18.80)	-12.7%	7/1/2014	0.0%	-12.7%
FAMILY 2 TIER RATES	$368.40	**$321.78**	($46.62)	-12.7%	7/1/2014	0.0%	-12.7%
TWO PERSON 3 & 4 TIER RATES	$304.53	**$265.99**	($38.54)	-12.7%	7/1/2014	0.0%	-12.7%
FAMILY 3 TIER RATES	$402.27	**$351.36**	($50.91)	-12.7%	7/1/2014	0.0%	-12.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$297.10	**$259.50**	($37.60)	-12.7%	7/1/2014	0.0%	-12.7%
FAMILY 4 TIER RATES	$407.18	**$355.64**	($51.54)	-12.7%	7/1/2014	0.0%	-12.7%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$2000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$151.09	**$134.14**	($16.95)	-11.2%	7/1/2014	0.0%	-11.2%
FAMILY 2 TIER RATES	$374.70	**$332.67**	($42.03)	-11.2%	7/1/2014	0.0%	-11.2%
TWO PERSON 3 & 4 TIER RATES	$309.73	**$274.99**	($34.74)	-11.2%	7/1/2014	0.0%	-11.2%
FAMILY 3 TIER RATES	$409.15	**$363.25**	($45.90)	-11.2%	7/1/2014	0.0%	-11.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$302.18	**$268.28**	($33.90)	-11.2%	7/1/2014	0.0%	-11.2%
FAMILY 4 TIER RATES	$414.14	**$367.68**	($46.46)	-11.2%	7/1/2014	0.0%	-11.2%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$3000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$152.51	**$136.39**	($16.12)	-10.6%	7/1/2014	0.0%	-10.6%
FAMILY 2 TIER RATES	$378.22	**$338.25**	($39.97)	-10.6%	7/1/2014	0.0%	-10.6%
TWO PERSON 3 & 4 TIER RATES	$312.65	**$279.60**	($33.05)	-10.6%	7/1/2014	0.0%	-10.6%
FAMILY 3 TIER RATES	$413.00	**$369.34**	($43.66)	-10.6%	7/1/2014	0.0%	-10.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$305.02	**$272.78**	($32.24)	-10.6%	7/1/2014	0.0%	-10.6%
FAMILY 4 TIER RATES	$418.03	**$373.84**	($44.19)	-10.6%	7/1/2014	0.0%	-10.6%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$4000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$153.45	**$137.92**	($15.53)	-10.1%	7/1/2014	0.0%	-10.1%
FAMILY 2 TIER RATES	$380.56	**$342.04**	($38.52)	-10.1%	7/1/2014	0.0%	-10.1%
TWO PERSON 3 & 4 TIER RATES	$314.57	**$282.74**	($31.83)	-10.1%	7/1/2014	0.0%	-10.1%
FAMILY 3 TIER RATES	$415.54	**$373.49**	($42.05)	-10.1%	7/1/2014	0.0%	-10.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$306.90	**$275.84**	($31.06)	-10.1%	7/1/2014	0.0%	-10.1%
FAMILY 4 TIER RATES	$420.61	**$378.04**	($42.57)	-10.1%	7/1/2014	0.0%	-10.1%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$4.39**	$4.39	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**$10.89**	$10.89	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
TWO PERSON 3 & 4 TIER RATES	$0.00	**$9.00**	$9.00	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 3 TIER RATES	$0.00	**$11.89**	$11.89	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$8.78**	$8.78	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 4 TIER RATES	$0.00	**$12.03**	$12.03	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 7/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRIMARY/SPECIALIST COPAYS - $10/$10 (STANDARD NETWORK), $5/$15 OR $0/$20 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$812.83	**$757.94**	($54.89)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,015.82	**$1,879.69**	($136.13)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,666.30	**$1,553.78**	($112.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,201.14	**$2,052.50**	($148.64)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,625.66	**$1,515.88**	($109.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,227.97	**$2,077.51**	($150.46)	-6.8%	7/1/2014	0.0%	-6.8%
PRIMARY/SPECIALIST COPAYS - $10/$20 (STANDARD NETWORK), $15/$15 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$760.23	**$708.90**	($51.33)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,885.37	**$1,758.07**	($127.30)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,558.47	**$1,453.25**	($105.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,058.70	**$1,919.70**	($139.00)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,520.46	**$1,417.80**	($102.66)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,083.79	**$1,943.09**	($140.70)	-6.8%	7/1/2014	0.0%	-6.8%
ELIMINATION OF INFERTILITY COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
SUBSTANCE ABUSE INPATIENT REHABILITATION - ADDS 30 DAYS IF INPATIENT ALCOHOL AND SUBSTANCE ABUSE REHABILITATION							
SINGLE 2, 3, & 4 TIER RATES	$4.33	**$4.04**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$10.74	**$10.02**	($0.72)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.88	**$8.28**	($0.60)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$11.73	**$10.94**	($0.79)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.66	**$8.08**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$11.87	**$11.07**	($0.80)	-6.7%	7/1/2014	0.0%	-6.7%
PROSTHETICS & ORTHOTICS AT 80% In-network, 50% OON							
SINGLE 2, 3, & 4 TIER RATES	$4.36	**$4.07**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$10.81	**$10.09**	($0.72)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.94	**$8.34**	($0.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$11.81	**$11.02**	($0.79)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.72	**$8.14**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$11.95	**$11.16**	($0.79)	-6.6%	7/1/2014	0.0%	-6.6%
ELIMINATION OF ELECTIVE ABORTION COVERAGE(HMO)							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	7/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	7/1/2014	0.0%	-5.5%
INPATIENT COPAY - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.46)	**($3.22)**	$0.24	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($8.58)	**($7.99)**	$0.59	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($7.09)	**($6.60)**	$0.49	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($9.37)	**($8.72)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.92)	**($6.44)**	$0.48	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($9.48)	**($8.83)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
INPATIENT COPAY - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.91)	**($6.45)**	$0.46	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($17.14)	**($16.00)**	$1.14	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($14.17)	**($13.22)**	$0.95	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($18.71)	**($17.47)**	$1.24	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.82)	**($12.90)**	$0.92	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($18.94)	**($17.68)**	$1.26	-6.7%	7/1/2014	0.0%	-6.7%
EMERGENCY ROOM @$50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.83)	**($0.77)**	$0.06	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($2.06)	**($1.91)**	$0.15	-7.3%	7/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($1.70)	**($1.58)**	$0.12	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($2.25)	**($2.09)**	$0.16	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.66)	**($1.54)**	$0.12	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($2.28)	**($2.11)**	$0.17	-7.5%	7/1/2014	0.0%	-7.5%
OUTPATIENT SURGERY TO: $50 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.50)	**($1.40)**	$0.10	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($3.72)	**($3.47)**	$0.25	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($3.08)	**($2.87)**	$0.21	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($4.06)	**($3.79)**	$0.27	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.00)	**($2.80)**	$0.20	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($4.11)	**($3.84)**	$0.27	-6.6%	7/1/2014	0.0%	-6.6%
OUTPATIENT SURGERY TO: $75 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.76)	**($2.57)**	$0.19	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.84)	**($6.37)**	$0.47	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($5.66)	**($5.27)**	$0.39	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($7.47)	**($6.96)**	$0.51	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.52)	**($5.14)**	$0.38	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($7.57)	**($7.04)**	$0.53	-7.0%	7/1/2014	0.0%	-7.0%
OUTPATIENT SURGERY TO: $50 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.40)	**($1.30)**	$0.10	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($3.47)	**($3.22)**	$0.25	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($2.87)	**($2.67)**	$0.20	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($3.79)	**($3.52)**	$0.27	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.80)	**($2.60)**	$0.20	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($3.84)	**($3.56)**	$0.28	-7.3%	7/1/2014	0.0%	-7.3%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 7/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OUTPATIENT SURGERY TO: $75 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.66)	**($2.48)**	$0.18	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($6.60)	**($6.15)**	$0.45	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($5.45)	**($5.08)**	$0.37	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($7.20)	**($6.72)**	$0.48	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.32)	**($4.96)**	$0.36	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($7.29)	**($6.80)**	$0.49	-6.7%	7/1/2014	0.0%	-6.7%
PCP VISITS @ $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$710.62	**$662.63**	($47.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,762.34	**$1,643.32**	($119.02)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,456.77	**$1,358.39**	($98.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1,924.36	**$1,794.40**	($129.96)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,421.24	**$1,325.26**	($95.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$1,947.81	**$1,816.27**	($131.54)	-6.8%	7/1/2014	0.0%	-6.8%
PRIMARY/SPECIALIST VISITS @$20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$710.62	**$662.63**	($47.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,762.34	**$1,643.32**	($119.02)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,456.77	**$1,358.39**	($98.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1,924.36	**$1,794.40**	($129.96)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,421.24	**$1,325.26**	($95.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$1,947.81	**$1,816.27**	($131.54)	-6.8%	7/1/2014	0.0%	-6.8%
AMBULANCE COVERAGE @ $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	7/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	7/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	7/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	7/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	7/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	7/1/2014	0.0%	-16.7%
AMBULANCE COVERAGE @ $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.20)**	$0.03	-13.0%	7/1/2014	0.0%	-13.0%
FAMILY 2 TIER RATES	($0.57)	**($0.50)**	$0.07	-12.3%	7/1/2014	0.0%	-12.3%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.41)**	$0.06	-12.8%	7/1/2014	0.0%	-12.8%
FAMILY 3 TIER RATES	($0.62)	**($0.54)**	$0.08	-12.9%	7/1/2014	0.0%	-12.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.40)**	$0.06	-13.0%	7/1/2014	0.0%	-13.0%
FAMILY 4 TIER RATES	($0.63)	**($0.55)**	$0.08	-12.7%	7/1/2014	0.0%	-12.7%
ADD COVERAGE TO DOMESTIC PARTNERS (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
DME AT 50% COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($1.83)	**($1.71)**	$0.12	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($4.54)	**($4.24)**	$0.30	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($3.75)	**($3.51)**	$0.24	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($4.96)	**($4.63)**	$0.33	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.66)	**($3.42)**	$0.24	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($5.02)	**($4.69)**	$0.33	-6.6%	7/1/2014	0.0%	-6.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	($2.43)	**($2.26)**	$0.17	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($6.03)	**($5.60)**	$0.43	-7.1%	7/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($4.98)	**($4.63)**	$0.35	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($6.58)	**($6.12)**	$0.46	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.86)	**($4.52)**	$0.34	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($6.66)	**($6.19)**	$0.47	-7.1%	7/1/2014	0.0%	-7.1%
PROSTHETICS AND ORTHOTICS AT 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	7/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	7/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	7/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	7/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	7/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	7/1/2014	0.0%	-16.7%
SNF - 50 DAYS COVERAGE PER CALENDAR YEAR							
SINGLE 2, 3, & 4 TIER RATES	($0.99)	**($0.93)**	$0.06	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($2.46)	**($2.31)**	$0.15	-6.1%	7/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($2.03)	**($1.91)**	$0.12	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	($2.68)	**($2.52)**	$0.16	-6.0%	7/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.98)	**($1.86)**	$0.12	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($2.71)	**($2.55)**	$0.16	-5.9%	7/1/2014	0.0%	-5.9%
OUTPATIENT SURGERY IN A PHYSICIAN'S OFFICE AT $25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.33)	**($1.24)**	$0.09	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($3.30)	**($3.08)**	$0.22	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($2.73)	**($2.54)**	$0.19	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($3.60)	**($3.36)**	$0.24	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.66)	**($2.48)**	$0.18	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($3.65)	**($3.40)**	$0.25	-6.8%	7/1/2014	0.0%	-6.8%
HOME HEALTH CARE AT $10 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.40)	**($0.35)**	$0.05	-12.5%	7/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.29)**	$0.04	-12.1%	7/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	($0.43)	**($0.38)**	$0.05	-11.6%	7/1/2014	0.0%	-11.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.28)**	$0.04	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.44)	**($0.38)**	$0.06	-13.6%	7/1/2014	0.0%	-13.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE AT $15 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	7/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	7/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	7/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	7/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	7/1/2014	0.0%	-5.6%
HOME HEALTH CARE AT $20 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.48)	**($0.45)**	$0.03	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($1.19)	**($1.12)**	$0.07	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($0.98)	**($0.92)**	$0.06	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($1.30)	**($1.22)**	$0.08	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.96)	**($0.90)**	$0.06	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($1.32)	**($1.23)**	$0.09	-6.8%	7/1/2014	0.0%	-6.8%
$5/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$5/$10							
SINGLE 2, 3, & 4 TIER RATES	$843.34	**$786.39**	($56.95)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,091.48	**$1,950.25**	($141.23)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,728.85	**$1,612.10**	($116.75)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,283.76	**$2,129.54**	($154.22)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,686.68	**$1,572.78**	($113.90)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,311.59	**$2,155.49**	($156.10)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$844.40	**$787.38**	($57.02)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,094.11	**$1,952.70**	($141.41)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,731.02	**$1,614.13**	($116.89)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,286.64	**$2,132.23**	($154.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,688.80	**$1,574.76**	($114.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,314.50	**$2,158.21**	($156.29)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$839.67	**$782.97**	($56.70)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,082.38	**$1,941.77**	($140.61)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,721.32	**$1,605.09**	($116.23)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,273.83	**$2,120.28**	($153.55)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,679.34	**$1,565.94**	($113.40)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,301.54	**$2,146.12**	($155.42)	-6.8%	7/1/2014	0.0%	-6.8%
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$838.20	**$781.59**	($56.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,078.74	**$1,938.34**	($140.40)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,718.31	**$1,602.26**	($116.05)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,269.85	**$2,116.55**	($153.30)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,676.40	**$1,563.18**	($113.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,297.51	**$2,142.34**	($155.17)	-6.8%	7/1/2014	0.0%	-6.8%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$833.29	**$777.01**	($56.28)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,066.56	**$1,926.98**	($139.58)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,708.24	**$1,592.87**	($115.37)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,256.55	**$2,104.14**	($152.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,666.58	**$1,554.02**	($112.56)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,284.05	**$2,129.78**	($154.27)	-6.8%	7/1/2014	0.0%	-6.8%
$0/15 or $5/10							
SINGLE 2, 3, & 4 TIER RATES	$843.87	**$786.89**	($56.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,092.80	**$1,951.49**	($141.31)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,729.93	**$1,613.12**	($116.81)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,285.20	**$2,130.90**	($154.30)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,687.74	**$1,573.78**	($113.96)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,313.05	**$2,156.87**	($156.18)	-6.8%	7/1/2014	0.0%	-6.8%
$10/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$10/$10							
SINGLE 2, 3, & 4 TIER RATES	$812.83	**$757.94**	($54.89)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,015.82	**$1,879.69**	($136.13)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,666.30	**$1,553.78**	($112.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,201.14	**$2,052.50**	($148.64)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,625.66	**$1,515.88**	($109.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,227.97	**$2,077.51**	($150.46)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$818.90	**$763.60**	($55.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,030.87	**$1,893.73**	($137.14)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,678.75	**$1,565.38**	($113.37)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,217.58	**$2,067.83**	($149.75)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,637.80	**$1,527.20**	($110.60)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,244.60	**$2,093.03**	($151.57)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$813.66	**$758.71**	($54.95)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,017.88	**$1,881.60**	($136.28)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,668.00	**$1,555.36**	($112.64)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,203.39	**$2,054.59**	($148.80)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,627.32	**$1,517.42**	($109.90)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,230.24	**$2,079.62**	($150.62)	-6.8%	7/1/2014	0.0%	-6.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$812.05	**$757.22**	($54.83)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,013.88	**$1,877.91**	($135.97)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,664.70	**$1,552.30**	($112.40)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,199.03	**$2,050.55**	($148.48)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,624.10	**$1,514.44**	($109.66)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,225.83	**$2,075.54**	($150.29)	-6.8%	7/1/2014	0.0%	-6.8%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$806.69	**$752.21**	($54.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,000.59	**$1,865.48**	($135.11)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,653.71	**$1,542.03**	($111.68)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,184.52	**$2,036.98**	($147.54)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,613.38	**$1,504.42**	($108.96)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,211.14	**$2,061.81**	($149.33)	-6.8%	7/1/2014	0.0%	-6.8%
$15/$15 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$15/$15							
SINGLE 2, 3, & 4 TIER RATES	$771.04	**$718.96**	($52.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,912.18	**$1,783.02**	($129.16)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,580.63	**$1,473.87**	($106.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,087.98	**$1,946.94**	($141.04)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,542.08	**$1,437.92**	($104.16)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,113.42	**$1,970.67**	($142.75)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$786.51	**$733.40**	($53.11)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,950.54	**$1,818.83**	($131.71)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,612.35	**$1,503.47**	($108.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,129.87	**$1,986.05**	($143.82)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,573.02	**$1,466.80**	($106.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,155.82	**$2,010.25**	($145.57)	-6.8%	7/1/2014	0.0%	-6.8%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$779.07	**$726.46**	($52.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,932.09	**$1,801.62**	($130.47)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,597.09	**$1,489.24**	($107.85)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,109.72	**$1,967.25**	($142.47)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,558.14	**$1,452.92**	($105.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,135.43	**$1,991.23**	($144.20)	-6.8%	7/1/2014	0.0%	-6.8%
$10/$20							
SINGLE 2, 3, & 4 TIER RATES	$772.07	**$719.93**	($52.14)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1,914.73	**$1,785.43**	($129.30)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,582.74	**$1,475.86**	($106.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,090.77	**$1,949.57**	($141.20)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,544.14	**$1,439.86**	($104.28)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,116.24	**$1,973.33**	($142.91)	-6.8%	7/1/2014	0.0%	-6.8%
DEPENDENT/STUDENT COVERAGE (HMO)							
26/26	1.0170	**1.0170**	0.0000	0.0%	7/1/2014	0.0%	0.0%
Form HNPOS-2 to add the out-of-network deductible/coinsurance/out-of-pocket maximum option of $500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$40.46	**$37.72**	($2.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$100.34	**$93.55**	($6.79)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$82.94	**$77.33**	($5.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$109.57	**$102.15**	($7.42)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$80.92	**$75.44**	($5.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$110.90	**$103.39**	($7.51)	-6.8%	7/1/2014	0.0%	-6.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.15	**$27.19**	($1.96)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$72.29	**$67.43**	($4.86)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$59.76	**$55.74**	($4.02)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$78.94	**$73.63**	($5.31)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.30	**$54.38**	($3.92)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$79.90	**$74.53**	($5.37)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.95	**$25.14**	($1.81)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$66.84	**$62.35**	($4.49)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$55.25	**$51.54**	($3.71)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$72.98	**$68.08**	($4.90)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.90	**$50.28**	($3.62)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$73.87	**$68.91**	($4.96)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.23**	($1.69)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$61.80	**$57.61**	($4.19)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$47.62**	($3.47)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$67.48	**$62.91**	($4.57)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.46**	($3.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$68.31	**$63.67**	($4.64)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.83	**$29.68**	($2.15)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$78.94	**$73.61**	($5.33)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$65.25	**$60.84**	($4.41)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$86.20	**$80.37**	($5.83)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.66	**$59.36**	($4.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$87.25	**$81.35**	($5.90)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$15.09	**$14.07**	($1.02)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$37.42	**$34.89**	($2.53)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$30.93	**$28.84**	($2.09)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$40.86	**$38.10**	($2.76)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.18	**$28.14**	($2.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$41.36	**$38.57**	($2.79)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.89)	**($0.83)**	$0.06	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($2.21)	**($2.06)**	$0.15	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($1.82)	**($1.70)**	$0.12	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($2.41)	**($2.25)**	$0.16	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.78)	**($1.66)**	$0.12	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.44)	**($2.28)**	$0.16	-6.6%	7/1/2014	0.0%	-6.6%
POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.66	**$29.52**	($2.14)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$78.52	**$73.21**	($5.31)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$64.90	**$60.52**	($4.38)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$85.74	**$79.94**	($5.80)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.32	**$59.04**	($4.28)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$86.78	**$80.91**	($5.87)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.34	**$27.35**	($1.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$72.76	**$67.83**	($4.93)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$60.15	**$56.07**	($4.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$79.45	**$74.06**	($5.39)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.68	**$54.70**	($3.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$80.42	**$74.97**	($5.45)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$27.26	**$25.42**	($1.84)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$67.60	**$63.04**	($4.56)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$55.88	**$52.11**	($3.77)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$73.82	**$68.84**	($4.98)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.52	**$50.84**	($3.68)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$74.72	**$69.68**	($5.04)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$34.21	**$31.91**	($2.30)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$84.84	**$79.14**	($5.70)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$70.13	**$65.42**	($4.71)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$92.64	**$86.41**	($6.23)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$68.42	**$63.82**	($4.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$93.77	**$87.47**	($6.30)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$17.23	**$16.06**	($1.17)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$42.73	**$39.83**	($2.90)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$35.32	**$32.92**	($2.40)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$46.66	**$43.49**	($3.17)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$34.46	**$32.12**	($2.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$47.23	**$44.02**	($3.21)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.28	**$0.27**	($0.01)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$0.69	**$0.67**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$0.57	**$0.55**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$0.76	**$0.73**	($0.03)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.56	**$0.54**	($0.02)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$0.77	**$0.74**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%

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POS - $250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.69	**$25.82**	($1.87)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$68.67	**$64.03**	($4.64)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$56.76	**$52.93**	($3.83)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$74.98	**$69.92**	($5.06)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.38	**$51.64**	($3.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$75.90	**$70.77**	($5.13)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.60	**$23.86**	($1.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$63.49	**$59.17**	($4.32)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$52.48	**$48.91**	($3.57)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$69.32	**$64.61**	($4.71)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.20	**$47.72**	($3.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$70.17	**$65.40**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.57	**$21.98**	($1.59)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$58.45	**$54.51**	($3.94)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$48.32	**$45.06**	($3.26)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$63.83	**$59.52**	($4.31)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.14	**$43.96**	($3.18)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$64.61	**$60.25**	($4.36)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.41	**$28.36**	($2.05)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$75.42	**$70.33**	($5.09)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$62.34	**$58.14**	($4.20)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$82.35	**$76.80**	($5.55)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.82	**$56.72**	($4.10)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$83.35	**$77.73**	($5.62)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.68	**$6.22**	($0.46)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$16.57	**$15.43**	($1.14)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$13.69	**$12.75**	($0.94)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$18.09	**$16.84**	($1.25)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.36	**$12.44**	($0.92)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$18.31	**$17.05**	($1.26)	-6.9%	7/1/2014	0.0%	-6.9%
POS - $250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.09	**$1.95**	($0.14)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$5.18	**$4.84**	($0.34)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$4.28	**$4.00**	($0.28)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$5.66	**$5.28**	($0.38)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.18	**$3.90**	($0.28)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$5.73	**$5.34**	($0.39)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.11	**$28.07**	($2.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$74.67	**$69.61**	($5.06)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$61.73	**$57.54**	($4.19)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$81.54	**$76.01**	($5.53)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.22	**$56.14**	($4.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$82.53	**$76.94**	($5.59)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.83	**$25.95**	($1.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$69.02	**$64.36**	($4.66)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$57.05	**$53.20**	($3.85)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$75.36	**$70.27**	($5.09)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.66	**$51.90**	($3.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$76.28	**$71.13**	($5.15)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.85	**$24.11**	($1.74)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$64.11	**$59.79**	($4.32)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$52.99	**$49.43**	($3.56)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$70.00	**$65.29**	($4.71)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.70	**$48.22**	($3.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$70.85	**$66.09**	($4.76)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.63	**$30.43**	($2.20)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$80.92	**$75.47**	($5.45)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$66.89	**$62.38**	($4.51)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$88.36	**$82.40**	($5.96)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.26	**$60.86**	($4.40)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$89.44	**$83.41**	($6.03)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.23	**$6.75**	($0.48)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$17.93	**$16.74**	($1.19)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$14.82	**$13.84**	($0.98)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$19.58	**$18.28**	($1.30)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.46	**$13.50**	($0.96)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$19.82	**$18.50**	($1.32)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.57	**$3.33**	($0.24)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$8.85	**$8.26**	($0.59)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$7.32	**$6.83**	($0.49)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$9.67	**$9.02**	($0.65)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.14	**$6.66**	($0.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$9.79	**$9.13**	($0.66)	-6.7%	7/1/2014	0.0%	-6.7%

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Large Group File and Approve
Rates Effective 7/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.04	**$24.28**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$64.58	**$60.21**	($4.37)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$53.38	**$49.77**	($3.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$70.52	**$65.75**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.08	**$48.56**	($3.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$71.38	**$66.55**	($4.83)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.80	**$22.19**	($1.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$59.02	**$55.03**	($3.99)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$48.79	**$45.49**	($3.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$64.45	**$60.09**	($4.36)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.60	**$44.38**	($3.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$65.24	**$60.82**	($4.42)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$21.91	**$20.43**	($1.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$54.34	**$50.67**	($3.67)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$44.92	**$41.88**	($3.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$59.33	**$55.32**	($4.01)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.82	**$40.86**	($2.96)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$60.06	**$56.00**	($4.06)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.44	**$26.51**	($1.93)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$70.53	**$65.74**	($4.79)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$58.30	**$54.35**	($3.95)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$77.02	**$71.79**	($5.23)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.88	**$53.02**	($3.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$77.95	**$72.66**	($5.29)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.72	**$5.33**	($0.39)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$14.19	**$13.22**	($0.97)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$11.73	**$10.93**	($0.80)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$15.49	**$14.43**	($1.06)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.44	**$10.66**	($0.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$15.68	**$14.61**	($1.07)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.11	**$1.03**	($0.08)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$2.75	**$2.55**	($0.20)	-7.3%	7/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	$2.28	**$2.11**	($0.17)	-7.5%	7/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$3.01	**$2.79**	($0.22)	-7.3%	7/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.22	**$2.06**	($0.16)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$3.04	**$2.82**	($0.22)	-7.2%	7/1/2014	0.0%	-7.2%
POS - $500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.07	**$26.18**	($1.89)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$69.61	**$64.93**	($4.68)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$57.54	**$53.67**	($3.87)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$76.01	**$70.90**	($5.11)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.14	**$52.36**	($3.78)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$76.94	**$71.76**	($5.18)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.04	**$24.28**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$64.58	**$60.21**	($4.37)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$53.38	**$49.77**	($3.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$70.52	**$65.75**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.08	**$48.56**	($3.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$71.38	**$66.55**	($4.83)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.01	**$22.38**	($1.63)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$59.54	**$55.50**	($4.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$49.22	**$45.88**	($3.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$65.02	**$60.61**	($4.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.02	**$44.76**	($3.26)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$65.81	**$61.34**	($4.47)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.54	**$28.48**	($2.06)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$75.74	**$70.63**	($5.11)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$62.61	**$58.38**	($4.23)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$82.70	**$77.12**	($5.58)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.08	**$56.96**	($4.12)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$83.71	**$78.06**	($5.65)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.19	**$5.77**	($0.42)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$15.35	**$14.31**	($1.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$12.69	**$11.83**	($0.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$16.76	**$15.63**	($1.13)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.38	**$11.54**	($0.84)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$16.97	**$15.82**	($1.15)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.52	**$2.34**	($0.18)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$6.25	**$5.80**	($0.45)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$5.17	**$4.80**	($0.37)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$6.82	**$6.34**	($0.48)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.04	**$4.68**	($0.36)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$6.91	**$6.41**	($0.50)	-7.2%	7/1/2014	0.0%	-7.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
ELIMINATION OF ELECTIVE ABORTION COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	7/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	7/1/2014	0.0%	-5.5%
ELIMINATION OF INFERTILITY COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
DME @50% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.41)**	$0.02	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	($1.07)	**($1.02)**	$0.05	-4.7%	7/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	($1.16)	**($1.11)**	$0.05	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	($1.18)	**($1.12)**	$0.06	-5.1%	7/1/2014	0.0%	-5.1%
DOMESTIC PARTNER RATE (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
SNF AT 50 DAYS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.07)	**($0.06)**	$0.01	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	($0.17)	**($0.15)**	$0.02	-11.8%	7/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	7/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	7/1/2014	0.0%	-15.8%
SNF UNLIMITED AT 80% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.08)	**($0.07)**	$0.01	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.20)	**($0.17)**	$0.03	-15.0%	7/1/2014	0.0%	-15.0%
TWO PERSON 3 & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	7/1/2014	0.0%	-13.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	7/1/2014	0.0%	-13.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.35)**	$0.01	-2.8%	7/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	($0.89)	**($0.87)**	$0.02	-2.2%	7/1/2014	0.0%	-2.2%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.72)**	$0.02	-2.7%	7/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	($0.97)	**($0.95)**	$0.02	-2.1%	7/1/2014	0.0%	-2.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.70)**	$0.02	-2.8%	7/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	($0.99)	**($0.96)**	$0.03	-3.0%	7/1/2014	0.0%	-3.0%
DEPENDENT/STUDENT COVERAGE (POS)							
26/26	1.0170	**1.0170**	0.0000	0.0%	7/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%

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Benefit Descriptions

Form Number	Product Name	Description
BS-ALBHMO.6	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $15 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.7	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $10 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.8	NYS Mandated Direct Pay POS Health Plus	Adds out of network benefits to BS-ALBHMO.7. NYS Mandate. Available to Direct Pay Subscribers.
BS-ALBHMO.5	Child Health Plus	New York State Child Health Plus Product.
BS-ALBHMO.1	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $10 office visit copay option. Available to Groups.
BS-ALBHMO.2	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $15 office visit copay option. Available to Groups.
BS-R-198	Health Now Rider	A Blue Shield Mandate to be sold with BS-ALBHMO.1 and BS-ALBHMO.2, which changes benefits for outpatient surgery, rehabiliative therapy, mental health/ substance abuse, home health care, and ambulance.
BS-ALBPOS.1	Health Plus	Adds out of network benefits to Health Now. All benefits are subject to a deductible and coinsurance. Deductible options are $250, $500, or $750 per individual.
BS-R-199	Health Plus Rider	A Blue Shield Mandate to be sold with BS-ALBPOS.1 which changes benefits for rehabiliative therapy and the annual maximum.
BS-ALBHMO.10	Health Now Flex	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with optional PCP/Specialist copays of $10/10,$5/15,$0/20 or $15/15,$10/20. Available to groups.
BS-ALBPOS.10	Health Now Flex	Adds out of network benefits to Health Now Flex. All benefits are subject to a deductible, coinsurance and out of pocket limit. Deductible options are $250, $500, or $750; Coinsurance options are 20% or 25%; Out of pocket limit options are $5000 and unlimited.
BS-R-211	Health Now Flex Dental	Rider to add an annual dental exam and cleaning to the Health Now Flex contract.
BS-R-212	Health Now Flex Vision	Rider to add vision benefits to the Health Now Flex contract.
BS-R-203	Health Now Flex Chiro	Rider to add chiropractic benefits to the Health Now Flex contract.
BS-R-167	Health Now/Health Now Flex Rider	Rider to add 30 days of inpatient treatment for alcoholism and substance abuse to the Health Now contract.
BS-R-168	Health Now/Health Now Flex Rider	Rider to add coverage for mental health visits up to a total value of $1400 per person per calendar year to the Health Now contract.
BS-R-169	Health Now/Health Now Flex Rider	Rider to exclude abortion coverage to the Health Now contract.
BS-R-170	Health Now/Health Now Flex Rider	Rider to change dependent coverage to age 23.

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Form Number	Product Name	Description
BS-R-171	Health Now/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Now contract.
BS-R-172	Health Now/Health Now Flex Rider	Rider to add an inpatient copayment of $250 or $500 to each single confinement in a hospital, nursing home, skilled nursing facility or other facility to the Health Now contract.
BS-R-191	Health Now Rider	Rider to add vision benefits to the Helath Now contract.
BS-R-182	Health Plus/Health Now Flex Rider	Rider to delete elective abortion coverage to the Health Plus contract. To be sold with rider BS-R-169.
BS-R-183	Health Plus/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Plus contract. To be sold with rider BS-R-171.
BS-R-200	Health Plus Rider	Rider to change the coinsurance on a Health Plus contract from 75% to 80%, with an option for an out of pocket maximum.
BS-R-166	Managed Drug Rider	Prescription drug card with one copay for generic and brand prescriptions and subject to mandatory generic reimbursement. Copay options are $5, $8, $10, $5/10, 20%. or 50%.
BS-R-166END1	Managed Drug Endorsement	Rider to delete coverage of oral contraceptives from managed drug coverage.
BS-R-166END2	Managed Drug Endorsement	Rider to delete mandatory generic reimbursement from managed drug coverage.
BS-R-166END3	Managed Drug Endorsement	Rider to add a $500 individual/$1000 family annual maximum to managed drug coverage.
BS-R-166END5	Managed Drug Endorsement	Rider to add out of network prescription drug benefits at 50% with a $500 annual maximum.
BS-R-185	NYS M/A Rider	Rider to Health Plus adding benefits for Skilled Nursing Facility.
BS-R-186	NYS M/A Rider	Rider to Health Now adding Alcohol and Substance abuse coverage.
HNDRUG-HMO.1	Managed Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.
HN-ALBHMO-R-12	Vermont Rider	Rider to provide an option for HMO subscribers to add coverage for services rendered in the State of Vermont.
HN-HMO.AMEND-3	DME Amendment	Amendment to limit the maximum annual benefit for durable medical equipment, excluding oxygen and ventilators to $1,000 per person, per calendar year.
HN.HNY.GRP AND HN.HNY.IND	Healthy NY	A Health Maintenance Organization benefit providing medical coverage following New York State guidelines.
CR1E4N0022	Sizzel Rider	Rider to Waive Generic Oral Contraceptives Copay
C41A4N0016	Sizzel Rider	Rider to Wavie Inpatient Maternity Copay
C41A4N0018	Sizzel Rider	Rider to Waive Pediatric PCP Copay
LS1G4N0004	Master Group Contract	Master Group Plan to allow for coverage of domestic partners
CH1A4N0062	Dependent/Student rider	Extend dep/stud coverage to the end of the year or end of the month
AH1R4N0050	New Copay Options	Rider to add office visit, ambulance, and ER copays for ALBHMO.10
LH1R4N0052	New Copay Options	Rider to add office visit, ambulance, and ER copays for Master Group Contract
CH1R4N0054	New Copay Options	Rider to add office visit, ambulance, and ER copays for HMO 100

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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**

The number of hospice care days is limited to 210 days

C. **Medical Services**

Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**

Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only
E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 1 - HMO**	**OPTION 1 - W/POS**
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is s $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 2- HMO**	**OPTION 2 - W/POS**
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 4- HMO**	**OPTION 4 - W/POS**
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annuallv.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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Rating Regions

Managed Care Region	Counties
NENY 3	Clinton, Essex

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Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$10 $5/$15 $0/$20							
SINGLE 2, 3, & 4 TIER RATES	$951.59	**$887.33**	($64.26)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,359.94	**$2,200.58**	($159.36)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,950.76	**$1,819.03**	($131.73)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,576.91	**$2,402.89**	($174.02)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,903.18	**$1,774.66**	($128.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,608.31	**$2,432.17**	($176.14)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$20 $15/$15							
SINGLE 2, 3, & 4 TIER RATES	$890.08	**$829.97**	($60.11)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,207.40	**$2,058.33**	($149.07)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,824.66	**$1,701.44**	($123.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,410.34	**$2,247.56**	($162.78)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,780.16	**$1,659.94**	($120.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,439.71	**$2,274.95**	($164.76)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$831.90	**$775.72**	($56.18)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,063.11	**$1,923.79**	($139.32)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,705.40	**$1,590.23**	($115.17)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,252.79	**$2,100.65**	($152.14)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,663.80	**$1,551.44**	($112.36)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,280.24	**$2,126.25**	($153.99)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$831.90	**$775.72**	($56.18)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,063.11	**$1,923.79**	($139.32)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,705.40	**$1,590.23**	($115.17)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,252.79	**$2,100.65**	($152.14)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,663.80	**$1,551.44**	($112.36)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,280.24	**$2,126.25**	($153.99)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-R-167: SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.33	**$4.04**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$10.74	**$10.02**	($0.72)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.88	**$8.28**	($0.60)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$11.73	**$10.94**	($0.79)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.66	**$8.08**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$11.87	**$11.07**	($0.80)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-R-207: PROSTHETICS & ORTHOTICS RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.36	**$4.07**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$10.81	**$10.09**	($0.72)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.94	**$8.34**	($0.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$11.81	**$11.02**	($0.79)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.72	**$8.14**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$11.95	**$11.16**	($0.79)	-6.6%	7/1/2014	0.0%	-6.6%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-172: INPATIENT COPAY RIDER - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.46)	**($3.22)**	$0.24	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($8.58)	**($7.99)**	$0.59	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($7.09)	**($6.60)**	$0.49	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($9.37)	**($8.72)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.92)	**($6.44)**	$0.48	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($9.48)	**($8.83)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
FORM # BS-R-172: INPATIENT COPAY RIDER - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.91)	**($6.44)**	$0.47	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($17.14)	**($15.97)**	$1.17	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($14.17)	**($13.20)**	$0.97	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($18.71)	**($17.44)**	$1.27	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.82)	**($12.88)**	$0.94	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($18.94)	**($17.65)**	$1.29	-6.8%	7/1/2014	0.0%	-6.8%
FORM # ALBHMO.10-R.4 : EMERGENCY ROOM $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.83)	**($0.77)**	$0.06	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($2.06)	**($1.91)**	$0.15	-7.3%	7/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($1.70)	**($1.58)**	$0.12	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($2.25)	**($2.09)**	$0.16	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.66)	**($1.54)**	$0.12	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($2.28)	**($2.11)**	$0.17	-7.5%	7/1/2014	0.0%	-7.5%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($1.50)	**($1.40)**	$0.10	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($3.72)	**($3.47)**	$0.25	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($3.08)	**($2.87)**	$0.21	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($4.06)	**($3.79)**	$0.27	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.00)	**($2.80)**	$0.20	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($4.11)	**($3.84)**	$0.27	-6.6%	7/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($2.76)	**($2.57)**	$0.19	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.84)	**($6.37)**	$0.47	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($5.66)	**($5.27)**	$0.39	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($7.47)	**($6.96)**	$0.51	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.52)	**($5.14)**	$0.38	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($7.57)	**($7.04)**	$0.53	-7.0%	7/1/2014	0.0%	-7.0%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($1.40)	**($1.30)**	$0.10	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($3.47)	**($3.22)**	$0.25	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($2.87)	**($2.67)**	$0.20	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($3.79)	**($3.52)**	$0.27	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.80)	**($2.60)**	$0.20	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($3.84)	**($3.56)**	$0.28	-7.3%	7/1/2014	0.0%	-7.3%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($2.66)	**($2.48)**	$0.18	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($6.60)	**($6.15)**	$0.45	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($5.45)	**($5.08)**	$0.37	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($7.20)	**($6.72)**	$0.48	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.32)	**($4.96)**	$0.36	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($7.29)	**($6.80)**	$0.49	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.15	**$27.19**	($1.96)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$72.29	**$67.43**	($4.86)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$59.76	**$55.74**	($4.02)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$78.94	**$73.63**	($5.31)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.30	**$54.38**	($3.92)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$79.90	**$74.53**	($5.37)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.95	**$25.13**	($1.82)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$66.84	**$62.32**	($4.52)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$55.25	**$51.52**	($3.73)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$72.98	**$68.05**	($4.93)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.90	**$50.26**	($3.64)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$73.87	**$68.88**	($4.99)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.23**	($1.69)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$61.80	**$57.61**	($4.19)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$47.62**	($3.47)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$67.48	**$62.91**	($4.57)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.46**	($3.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$68.31	**$63.67**	($4.64)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.83	**$29.68**	($2.15)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$78.94	**$73.61**	($5.33)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$65.25	**$60.84**	($4.41)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$86.20	**$80.37**	($5.83)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.66	**$59.36**	($4.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$87.25	**$81.35**	($5.90)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$15.09	**$14.07**	($1.02)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$37.42	**$34.89**	($2.53)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$30.93	**$28.84**	($2.09)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$40.86	**$38.10**	($2.76)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.18	**$28.14**	($2.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$41.36	**$38.57**	($2.79)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.89)	**($0.83)**	$0.06	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($2.21)	**($2.06)**	$0.15	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($1.82)	**($1.70)**	$0.12	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($2.41)	**($2.25)**	$0.16	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.78)	**($1.66)**	$0.12	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.44)	**($2.28)**	$0.16	-6.6%	7/1/2014	0.0%	-6.6%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.66	**$29.52**	($2.14)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$78.52	**$73.21**	($5.31)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$64.90	**$60.52**	($4.38)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$85.74	**$79.94**	($5.80)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.32	**$59.04**	($4.28)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$86.78	**$80.91**	($5.87)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.34	**$27.35**	($1.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$72.76	**$67.83**	($4.93)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$60.15	**$56.07**	($4.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$79.45	**$74.06**	($5.39)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.68	**$54.70**	($3.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$80.42	**$74.97**	($5.45)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$27.26	**$25.42**	($1.84)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$67.60	**$63.04**	($4.56)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$55.88	**$52.11**	($3.77)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$73.82	**$68.84**	($4.98)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.52	**$50.84**	($3.68)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$74.72	**$69.68**	($5.04)	-6.7%	7/1/2014	0.0%	-6.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$34.21	**$31.91**	($2.30)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$84.84	**$79.14**	($5.70)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$70.13	**$65.42**	($4.71)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$92.64	**$86.41**	($6.23)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$68.42	**$63.82**	($4.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$93.77	**$87.47**	($6.30)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$17.23	**$16.06**	($1.17)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$42.73	**$39.83**	($2.90)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$35.32	**$32.92**	($2.40)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$46.66	**$43.49**	($3.17)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$34.46	**$32.12**	($2.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$47.23	**$44.02**	($3.21)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.28	**$0.27**	($0.01)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$0.69	**$0.67**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$0.57	**$0.55**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$0.76	**$0.73**	($0.03)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.56	**$0.54**	($0.02)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$0.77	**$0.74**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.69	**$25.82**	($1.87)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$68.67	**$64.03**	($4.64)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$56.76	**$52.93**	($3.83)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$74.98	**$69.92**	($5.06)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.38	**$51.64**	($3.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$75.90	**$70.77**	($5.13)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.60	**$23.86**	($1.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$63.49	**$59.17**	($4.32)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$52.48	**$48.91**	($3.57)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$69.32	**$64.61**	($4.71)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.20	**$47.72**	($3.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$70.17	**$65.40**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.57	**$21.98**	($1.59)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$58.45	**$54.51**	($3.94)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$48.32	**$45.06**	($3.26)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$63.83	**$59.52**	($4.31)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.14	**$43.96**	($3.18)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$64.61	**$60.25**	($4.36)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.41	**$28.36**	($2.05)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$75.42	**$70.33**	($5.09)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$62.34	**$58.14**	($4.20)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$82.35	**$76.80**	($5.55)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.82	**$56.72**	($4.10)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$83.35	**$77.73**	($5.62)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.68	**$6.22**	($0.46)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$16.57	**$15.43**	($1.14)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$13.69	**$12.75**	($0.94)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$18.09	**$16.84**	($1.25)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.36	**$12.44**	($0.92)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$18.31	**$17.05**	($1.26)	-6.9%	7/1/2014	0.0%	-6.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.09	**$1.95**	($0.14)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$5.18	**$4.84**	($0.34)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$4.28	**$4.00**	($0.28)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$5.66	**$5.28**	($0.38)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.18	**$3.90**	($0.28)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$5.73	**$5.34**	($0.39)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.11	**$28.07**	($2.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$74.67	**$69.61**	($5.06)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$61.73	**$57.54**	($4.19)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$81.54	**$76.01**	($5.53)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.22	**$56.14**	($4.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$82.53	**$76.94**	($5.59)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.83	**$25.95**	($1.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$69.02	**$64.36**	($4.66)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$57.05	**$53.20**	($3.85)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$75.36	**$70.27**	($5.09)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.66	**$51.90**	($3.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$76.28	**$71.13**	($5.15)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.85	**$24.11**	($1.74)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$64.11	**$59.79**	($4.32)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$52.99	**$49.43**	($3.56)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$70.00	**$65.29**	($4.71)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.70	**$48.22**	($3.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$70.85	**$66.09**	($4.76)	-6.7%	7/1/2014	0.0%	-6.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.63	**$30.43**	($2.20)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$80.92	**$75.47**	($5.45)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$66.89	**$62.38**	($4.51)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$88.36	**$82.40**	($5.96)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.26	**$60.86**	($4.40)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$89.44	**$83.41**	($6.03)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.23	**$6.75**	($0.48)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$17.93	**$16.74**	($1.19)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$14.82	**$13.84**	($0.98)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$19.58	**$18.28**	($1.30)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.46	**$13.50**	($0.96)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$19.82	**$18.50**	($1.32)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.57	**$3.33**	($0.24)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$8.85	**$8.26**	($0.59)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$7.32	**$6.83**	($0.49)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$9.67	**$9.02**	($0.65)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.14	**$6.66**	($0.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$9.79	**$9.13**	($0.66)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.04	**$24.28**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$64.58	**$60.21**	($4.37)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$53.38	**$49.77**	($3.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$70.52	**$65.75**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.08	**$48.56**	($3.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$71.38	**$66.55**	($4.83)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.80	**$22.19**	($1.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$59.02	**$55.03**	($3.99)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$48.79	**$45.49**	($3.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$64.45	**$60.09**	($4.36)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.60	**$44.38**	($3.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$65.24	**$60.82**	($4.42)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$21.91	**$20.43**	($1.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$54.34	**$50.67**	($3.67)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$44.92	**$41.88**	($3.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$59.33	**$55.32**	($4.01)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.82	**$40.86**	($2.96)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$60.06	**$56.00**	($4.06)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.44	**$26.51**	($1.93)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$70.53	**$65.74**	($4.79)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$58.30	**$54.35**	($3.95)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$77.02	**$71.79**	($5.23)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.88	**$53.02**	($3.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$77.95	**$72.66**	($5.29)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.72	**$5.33**	($0.39)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$14.19	**$13.22**	($0.97)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$11.73	**$10.93**	($0.80)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$15.49	**$14.43**	($1.06)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.44	**$10.66**	($0.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$15.68	**$14.61**	($1.07)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.11	**$1.03**	($0.08)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$2.75	**$2.55**	($0.20)	-7.3%	7/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	$2.28	**$2.11**	($0.17)	-7.5%	7/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$3.01	**$2.79**	($0.22)	-7.3%	7/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.22	**$2.06**	($0.16)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$3.04	**$2.82**	($0.22)	-7.2%	7/1/2014	0.0%	-7.2%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.07	**$26.18**	($1.89)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$69.61	**$64.93**	($4.68)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$57.54	**$53.67**	($3.87)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$76.01	**$70.90**	($5.11)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.14	**$52.36**	($3.78)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$76.94	**$71.76**	($5.18)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.04	**$24.28**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$64.58	**$60.21**	($4.37)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$53.38	**$49.77**	($3.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$70.52	**$65.75**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.08	**$48.56**	($3.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$71.38	**$66.55**	($4.83)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.01	**$22.38**	($1.63)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$59.54	**$55.50**	($4.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$49.22	**$45.88**	($3.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$65.02	**$60.61**	($4.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.02	**$44.76**	($3.26)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$65.81	**$61.34**	($4.47)	-6.8%	7/1/2014	0.0%	-6.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.54	**$28.48**	($2.06)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$75.74	**$70.63**	($5.11)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$62.61	**$58.38**	($4.23)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$82.70	**$77.12**	($5.58)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.08	**$56.96**	($4.12)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$83.71	**$78.06**	($5.65)	-6.7%	7/1/2014	0.0%	-6.7%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.19	**$5.77**	($0.42)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$15.35	**$14.31**	($1.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$12.69	**$11.83**	($0.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$16.76	**$15.63**	($1.13)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.38	**$11.54**	($0.84)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$16.97	**$15.82**	($1.15)	-6.8%	7/1/2014	0.0%	-6.8%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.52	**$2.34**	($0.18)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$6.25	**$5.80**	($0.45)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$5.17	**$4.80**	($0.37)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$6.82	**$6.34**	($0.48)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.04	**$4.68**	($0.36)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$6.91	**$6.41**	($0.50)	-7.2%	7/1/2014	0.0%	-7.2%
FORM # BS-R-185: POS-SKILLED NURSING FACILITY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-186: POS-SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # HN-ALBHMO-R-12: IN-NETWORK VERMONT PROVIDER RIDER Alb HMO							
SINGLE 2, 3, & 4 TIER RATES	$141.02	**$131.51**	($9.51)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$349.73	**$326.14**	($23.59)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$289.09	**$269.60**	($19.49)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$381.88	**$356.13**	($25.75)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$282.04	**$263.02**	($19.02)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$386.54	**$360.47**	($26.07)	-6.7%	7/1/2014	0.0%	-6.7%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.48	**$0.45**	($0.03)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$1.19	**$1.12**	($0.07)	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$1.30	**$1.22**	($0.08)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$1.32	**$1.23**	($0.09)	-6.8%	7/1/2014	0.0%	-6.8%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2.48	**$2.33**	($0.15)	-6.0%	7/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$2.05	**$1.93**	($0.12)	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$2.71	**$2.55**	($0.16)	-5.9%	7/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.00	**$1.88**	($0.12)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$2.74	**$2.58**	($0.16)	-5.8%	7/1/2014	0.0%	-5.8%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.05	**$0.98**	($0.07)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$2.60	**$2.43**	($0.17)	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$2.15	**$2.01**	($0.14)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$2.84	**$2.65**	($0.19)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.10	**$1.96**	($0.14)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$2.88	**$2.69**	($0.19)	-6.6%	7/1/2014	0.0%	-6.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.43	**$1.34**	($0.09)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$3.55	**$3.32**	($0.23)	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$2.93	**$2.75**	($0.18)	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$3.87	**$3.63**	($0.24)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.86	**$2.68**	($0.18)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$3.92	**$3.67**	($0.25)	-6.4%	7/1/2014	0.0%	-6.4%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.76	**$1.64**	($0.12)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$4.36	**$4.07**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$3.61	**$3.36**	($0.25)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$4.77	**$4.44**	($0.33)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.52	**$3.28**	($0.24)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$4.82	**$4.50**	($0.32)	-6.6%	7/1/2014	0.0%	-6.6%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.62	**$2.45**	($0.17)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$6.50	**$6.08**	($0.42)	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$5.37	**$5.02**	($0.35)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$7.09	**$6.63**	($0.46)	-6.5%	7/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.24	**$4.90**	($0.34)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$7.18	**$6.72**	($0.46)	-6.4%	7/1/2014	0.0%	-6.4%
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.37	**$3.14**	($0.23)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$8.36	**$7.79**	($0.57)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$6.91	**$6.44**	($0.47)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$9.13	**$8.50**	($0.63)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.74	**$6.28**	($0.46)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$9.24	**$8.61**	($0.63)	-6.8%	7/1/2014	0.0%	-6.8%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.42	**$3.18**	($0.24)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$8.48	**$7.89**	($0.59)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$7.01	**$6.52**	($0.49)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$9.26	**$8.61**	($0.65)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.84	**$6.36**	($0.48)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$9.37	**$8.72**	($0.65)	-6.9%	7/1/2014	0.0%	-6.9%
Form # CH1A4N0062:							
dependent/student to the end of year	1.0017	**1.0017**	0.000	0.0%	7/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.000	0.0%	7/1/2014	0.0%	0.0%
Forms AH1R4N0050 and LH1R4N0052 (new copays for ALBHMO.10 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($8.49)	**($7.92)**	$0.57	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($21.06)	**($19.64)**	$1.42	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($17.40)	**($16.24)**	$1.16	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($22.99)	**($21.45)**	$1.54	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($16.98)	**($15.84)**	$1.14	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($23.27)	**($21.71)**	$1.56	-6.7%	7/1/2014	0.0%	-6.7%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($4.66)	**($4.34)**	$0.32	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($11.56)	**($10.76)**	$0.80	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($9.55)	**($8.90)**	$0.65	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($12.62)	**($11.75)**	$0.87	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.32)	**($8.68)**	$0.64	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($12.77)	**($11.90)**	$0.87	-6.8%	7/1/2014	0.0%	-6.8%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.46)	**($3.22)**	$0.24	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($8.58)	**($7.99)**	$0.59	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($7.09)	**($6.60)**	$0.49	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($9.37)	**($8.72)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.92)	**($6.44)**	$0.48	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($9.48)	**($8.83)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.44)	**($0.42)**	$0.02	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($1.09)	**($1.04)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	($0.90)	**($0.86)**	$0.04	-4.4%	7/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($1.19)	**($1.14)**	$0.05	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($1.21)	**($1.15)**	$0.06	-5.0%	7/1/2014	0.0%	-5.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	7/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	7/1/2014	0.0%	-5.5%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.17	**$1.10**	($0.07)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2.90	**$2.73**	($0.17)	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.40	**$2.26**	($0.14)	-5.8%	7/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$3.17	**$2.98**	($0.19)	-6.0%	7/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.34	**$2.20**	($0.14)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$3.21	**$3.02**	($0.19)	-5.9%	7/1/2014	0.0%	-5.9%
FORM # CH1R4N0242 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($3.12)	**($2.92)**	$0.20	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 2 TIER RATES	($7.74)	**($7.24)**	$0.50	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($6.40)	**($5.99)**	$0.41	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($8.45)	**($7.91)**	$0.54	-6.4%	7/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.24)	**($5.84)**	$0.40	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 4 TIER RATES	($8.55)	**($8.00)**	$0.55	-6.4%	7/1/2014	0.0%	-6.4%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$68.86	**$64.21**	($4.65)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$170.77	**$159.24**	($11.53)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$141.16	**$131.63**	($9.53)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$186.47	**$173.88**	($12.59)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$137.72	**$128.42**	($9.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$188.75	**$176.00**	($12.75)	-6.8%	7/1/2014	0.0%	-6.8%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$67.39	**$62.84**	($4.55)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$167.13	**$155.84**	($11.29)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$138.15	**$128.82**	($9.33)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$182.49	**$170.17**	($12.32)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$134.78	**$125.68**	($9.10)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$184.72	**$172.24**	($12.48)	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$23.89	**$22.28**	($1.61)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$59.25	**$55.25**	($4.00)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$48.97	**$45.67**	($3.30)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$64.69	**$60.33**	($4.36)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.78	**$44.56**	($3.22)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$65.48	**$61.07**	($4.41)	-6.7%	7/1/2014	0.0%	-6.7%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$22.20	**$20.70**	($1.50)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$55.06	**$51.34**	($3.72)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$45.51	**$42.44**	($3.07)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$60.12	**$56.06**	($4.06)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.40	**$41.40**	($3.00)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$60.85	**$56.74**	($4.11)	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: LS1R4N0178 - HMO 200 INN 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.80)	**($6.34)**	$0.46	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($16.86)	**($15.72)**	$1.14	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($13.94)	**($13.00)**	$0.94	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($18.41)	**($17.17)**	$1.24	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.60)	**($12.68)**	$0.92	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($18.64)	**($17.38)**	$1.26	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: LS1R4N0178 Removing DME benefit - HMO 200 OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.75)	**($0.70)**	$0.05	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($1.86)	**($1.74)**	$0.12	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($2.03)	**($1.90)**	$0.13	-6.4%	7/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.50)	**($1.40)**	$0.10	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.06)	**($1.92)**	$0.14	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: AH1A4N0177 Removing Standard Network							
SINGLE 2, 3, & 4 TIER RATES	($1.33)	**($1.24)**	$0.09	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($3.30)	**($3.08)**	$0.22	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($2.73)	**($2.54)**	$0.19	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($3.60)	**($3.36)**	$0.24	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.66)	**($2.48)**	$0.18	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($3.65)	**($3.40)**	$0.25	-6.8%	7/1/2014	0.0%	-6.8%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.80)	**($6.34)**	$0.46	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($16.86)	**($15.72)**	$1.14	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($13.94)	**($13.00)**	$0.94	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($18.41)	**($17.17)**	$1.24	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.60)	**($12.68)**	$0.92	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($18.64)	**($17.38)**	$1.26	-6.8%	7/1/2014	0.0%	-6.8%

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Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($3.62)	**($3.38)**	$0.24	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($8.98)	**($8.38)**	$0.60	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($7.42)	**($6.93)**	$0.49	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($9.80)	**($9.15)**	$0.65	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.24)	**($6.76)**	$0.48	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($9.92)	**($9.26)**	$0.66	-6.7%	7/1/2014	0.0%	-6.7%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.75)	**($0.70)**	$0.05	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($1.86)	**($1.74)**	$0.12	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($2.03)	**($1.90)**	$0.13	-6.4%	7/1/2014	0.0%	-6.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.50)	**($1.40)**	$0.10	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.06)	**($1.92)**	$0.14	-6.8%	7/1/2014	0.0%	-6.8%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($17.55)	**($16.36)**	$1.19	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($43.52)	**($40.57)**	$2.95	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($35.98)	**($33.54)**	$2.44	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($47.53)	**($44.30)**	$3.23	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($35.10)	**($32.72)**	$2.38	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($48.10)	**($44.84)**	$3.26	-6.8%	7/1/2014	0.0%	-6.8%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($16.25)	**($15.15)**	$1.10	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($40.30)	**($37.57)**	$2.73	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($33.31)	**($31.06)**	$2.25	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($44.01)	**($41.03)**	$2.98	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($32.50)	**($30.30)**	$2.20	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($44.54)	**($41.53)**	$3.01	-6.8%	7/1/2014	0.0%	-6.8%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($14.89)	**($13.88)**	$1.01	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($36.93)	**($34.42)**	$2.51	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($30.52)	**($28.45)**	$2.07	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($40.32)	**($37.59)**	$2.73	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($29.78)	**($27.76)**	$2.02	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($40.81)	**($38.05)**	$2.76	-6.8%	7/1/2014	0.0%	-6.8%
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.47)	**($2.30)**	$0.17	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.13)	**($5.70)**	$0.43	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($5.06)	**($4.72)**	$0.34	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($6.69)	**($6.23)**	$0.46	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.94)	**($4.60)**	$0.34	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($6.77)	**($6.30)**	$0.47	-6.9%	7/1/2014	0.0%	-6.9%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.31)	**($2.16)**	$0.15	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($5.73)	**($5.36)**	$0.37	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($4.74)	**($4.43)**	$0.31	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($6.26)	**($5.85)**	$0.41	-6.5%	7/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.62)	**($4.32)**	$0.30	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($6.33)	**($5.92)**	$0.41	-6.5%	7/1/2014	0.0%	-6.5%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$3.26	**$3.04**	($0.22)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$8.08	**$7.54**	($0.54)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$6.68	**$6.23**	($0.45)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$8.83	**$8.23**	($0.60)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.52	**$6.08**	($0.44)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$8.94	**$8.33**	($0.61)	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$1.59	**$1.48**	($0.11)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$3.94	**$3.67**	($0.27)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$3.26	**$3.03**	($0.23)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$4.31	**$4.01**	($0.30)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.18	**$2.96**	($0.22)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$4.36	**$4.06**	($0.30)	-6.9%	7/1/2014	0.0%	-6.9%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$2.90	**$2.70**	($0.20)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$7.19	**$6.70**	($0.49)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$5.95	**$5.54**	($0.41)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$7.85	**$7.31**	($0.54)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.80	**$5.40**	($0.40)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$7.95	**$7.40**	($0.55)	-6.9%	7/1/2014	0.0%	-6.9%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRESCRIPTION DRUG							
FORM # BS-R-166END5 - Out of Network Benefit							
SINGLE 2, 3, & 4 TIER RATES	$17.94	**$17.29**	($0.65)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$44.49	**$42.88**	($1.61)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$36.78	**$35.44**	($1.34)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$48.58	**$46.82**	($1.76)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.88	**$34.58**	($1.30)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$49.17	**$47.39**	($1.78)	-3.6%	7/1/2014	0.0%	-3.6%
FORM#s HNDRUG-HMO.1, HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
NO PAY THE DIFFERENCE							
$5 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$190.12	**$178.39**	($11.73)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$471.50	**$442.44**	($29.06)	-6.2%	7/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	$389.74	**$365.72**	($24.02)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$514.84	**$483.10**	($31.74)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$380.24	**$356.80**	($23.44)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$521.12	**$489.00**	($32.12)	-6.2%	7/1/2014	0.0%	-6.2%
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$185.83	**$183.93**	($1.90)	-1.0%	7/1/2014	0.0%	-1.0%
FAMILY 2 TIER RATES	$460.88	**$456.18**	($4.70)	-1.0%	7/1/2014	0.0%	-1.0%
TWO PERSON 3 & 4 TIER RATES	$380.98	**$377.08**	($3.90)	-1.0%	7/1/2014	0.0%	-1.0%
FAMILY 3 TIER RATES	$503.26	**$498.10**	($5.16)	-1.0%	7/1/2014	0.0%	-1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$371.68	**$367.88**	($3.80)	-1.0%	7/1/2014	0.0%	-1.0%
FAMILY 4 TIER RATES	$509.38	**$504.18**	($5.20)	-1.0%	7/1/2014	0.0%	-1.0%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$200.30	**$191.73**	($8.57)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$496.74	**$475.52**	($21.22)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$410.62	**$393.06**	($17.56)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$542.42	**$519.24**	($23.18)	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$400.60	**$383.48**	($17.12)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$549.02	**$525.56**	($23.46)	-4.3%	7/1/2014	0.0%	-4.3%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$184.05	**$173.80**	($10.25)	-5.6%	7/1/2014	0.0%	-5.6%
FAMILY 2 TIER RATES	$456.46	**$431.02**	($25.44)	-5.6%	7/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$377.32	**$356.30**	($21.02)	-5.6%	7/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	$498.44	**$470.66**	($27.78)	-5.6%	7/1/2014	0.0%	-5.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$368.12	**$347.60**	($20.52)	-5.6%	7/1/2014	0.0%	-5.6%
FAMILY 4 TIER RATES	$504.50	**$476.38**	($28.12)	-5.6%	7/1/2014	0.0%	-5.6%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$2.30	**$2.22**	($0.08)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$5.70	**$5.51**	($0.19)	-3.3%	7/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$4.72	**$4.55**	($0.17)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$6.23	**$6.01**	($0.22)	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.60	**$4.44**	($0.16)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$6.30	**$6.09**	($0.21)	-3.3%	7/1/2014	0.0%	-3.3%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.29	**$1.24**	($0.05)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.20	**$3.08**	($0.12)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.64	**$2.54**	($0.10)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$3.49	**$3.36**	($0.13)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.58	**$2.48**	($0.10)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$3.54	**$3.40**	($0.14)	-4.0%	7/1/2014	0.0%	-4.0%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.65	**$0.62**	($0.03)	-4.6%	7/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$1.61	**$1.54**	($0.07)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$1.33	**$1.27**	($0.06)	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	$1.76	**$1.68**	($0.08)	-4.5%	7/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.30	**$1.24**	($0.06)	-4.6%	7/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$1.78	**$1.70**	($0.08)	-4.5%	7/1/2014	0.0%	-4.5%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 2.5 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($5.20)	**($4.84)**	$0.36	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($12.90)	**($12.00)**	$0.90	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($10.66)	**($9.92)**	$0.74	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($14.08)	**($13.11)**	$0.97	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.40)	**($9.68)**	$0.72	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($14.25)	**($13.27)**	$0.98	-6.9%	7/1/2014	0.0%	-6.9%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 3 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($6.98)	**($6.51)**	$0.47	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($17.31)	**($16.14)**	$1.17	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($14.31)	**($13.35)**	$0.96	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($18.90)	**($17.63)**	$1.27	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.96)	**($13.02)**	$0.94	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($19.13)	**($17.84)**	$1.29	-6.7%	7/1/2014	0.0%	-6.7%

HealthNow New York Inc.
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Northeastern New York
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	$0.00	0.0%	7/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	$0.00	0.0%	7/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	$0.00	0.0%	7/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	$0.00	0.0%	7/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	$0.00	0.0%	7/1/2014	0.0%	0.0%

* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of **0.968**

Form Number: LS3A3N0208
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)

Deductible							
$250	0.014	**0.014**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$500	0.024	**0.024**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	$0.00	0.0%	7/1/2014	0.0%	0.0%

Form Number: LR1A4N0230
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)

Deductible							
$50	0.016	**0.016**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$100	0.027	**0.027**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$250	0.056	**0.056**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$500	0.089	**0.089**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	$0.00	0.0%	7/1/2014	0.0%	0.0%

Form # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)
NO ANNUAL MAXIMUM BENEFIT
MAIL ORDER COPAY EACH 30 DAYS
NO DEDUCTIBLE

PAY THE DIFFERENCE

$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$178.89	**$167.09**	($11.80)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$443.65	**$414.38**	($29.27)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$366.72	**$342.53**	($24.19)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$484.43	**$452.48**	($31.95)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$357.78	**$334.18**	($23.60)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$490.34	**$457.99**	($32.35)	-6.6%	7/1/2014	0.0%	-6.6%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$176.28	**$167.17**	($9.11)	-5.2%	7/1/2014	0.0%	-5.2%
FAMILY 2 TIER RATES	$437.17	**$414.58**	($22.59)	-5.2%	7/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	$361.37	**$342.70**	($18.67)	-5.2%	7/1/2014	0.0%	-5.2%
FAMILY 3 TIER RATES	$477.37	**$452.70**	($24.67)	-5.2%	7/1/2014	0.0%	-5.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$352.56	**$334.34**	($18.22)	-5.2%	7/1/2014	0.0%	-5.2%
FAMILY 4 TIER RATES	$483.18	**$458.21**	($24.97)	-5.2%	7/1/2014	0.0%	-5.2%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$158.46	**$147.09**	($11.37)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$392.98	**$364.78**	($28.20)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$324.84	**$301.53**	($23.31)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$429.11	**$398.32**	($30.79)	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$316.92	**$294.18**	($22.74)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$434.34	**$403.17**	($31.17)	-7.2%	7/1/2014	0.0%	-7.2%

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Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($5.48)	**($5.11)**	$0.37	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($13.59)	**($12.67)**	$0.92	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($11.23)	**($10.48)**	$0.75	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($14.84)	**($13.84)**	$1.00	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.96)	**($10.22)**	$0.74	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($15.02)	**($14.01)**	$1.01	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$14.86	**$13.85**	($1.01)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$36.85	**$34.35**	($2.50)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$30.46	**$28.39**	($2.07)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$40.24	**$37.51**	($2.73)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$29.72	**$27.70**	($2.02)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$40.73	**$37.96**	($2.77)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$13.08	**$12.19**	($0.89)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$32.44	**$30.23**	($2.21)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$26.81	**$24.99**	($1.82)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$35.42	**$33.01**	($2.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$26.16	**$24.38**	($1.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$35.85	**$33.41**	($2.44)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$12.66	**$11.80**	($0.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$31.40	**$29.26**	($2.14)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$25.95	**$24.19**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$34.28	**$31.95**	($2.33)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.32	**$23.60**	($1.72)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$34.70	**$32.34**	($2.36)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$11.62	**$10.84**	($0.78)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$28.82	**$26.88**	($1.94)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$23.82	**$22.22**	($1.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$31.47	**$29.35**	($2.12)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.24	**$21.68**	($1.56)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$31.85	**$29.71**	($2.14)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$10.60	**$9.88**	($0.72)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$26.29	**$24.50**	($1.79)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$21.73	**$20.25**	($1.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$28.70	**$26.76**	($1.94)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.20	**$19.76**	($1.44)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$29.05	**$27.08**	($1.97)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$9.77	**$9.11**	($0.66)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$24.23	**$22.59**	($1.64)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$20.03	**$18.68**	($1.35)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$26.46	**$24.67**	($1.79)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.54	**$18.22**	($1.32)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$26.78	**$24.97**	($1.81)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$8.73	**$8.13**	($0.60)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$21.65	**$20.16**	($1.49)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$17.90	**$16.67**	($1.23)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$23.64	**$22.02**	($1.62)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.46	**$16.26**	($1.20)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$23.93	**$22.28**	($1.65)	-6.9%	7/1/2014	0.0%	-6.9%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$7.18	**$6.70**	($0.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$17.81	**$16.62**	($1.19)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$14.72	**$13.74**	($0.98)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$19.44	**$18.14**	($1.30)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.36	**$13.40**	($0.96)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$19.68	**$18.36**	($1.32)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.55	**$5.18**	($0.37)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$13.76	**$12.85**	($0.91)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.38	**$10.62**	($0.76)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$15.03	**$14.03**	($1.00)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.10	**$10.36**	($0.74)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$15.21	**$14.20**	($1.01)	-6.6%	7/1/2014	0.0%	-6.6%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 7/1/2015
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Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$3.00	**$2.79**	($0.21)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$7.44	**$6.92**	($0.52)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$6.15	**$5.72**	($0.43)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$8.12	**$7.56**	($0.56)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.00	**$5.58**	($0.42)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$8.22	**$7.65**	($0.57)	-6.9%	7/1/2014	0.0%	-6.9%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$2.56	**$2.40**	($0.16)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$6.35	**$5.95**	($0.40)	-6.3%	7/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	$5.25	**$4.92**	($0.33)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	$6.93	**$6.50**	($0.43)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.12	**$4.80**	($0.32)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$7.02	**$6.58**	($0.44)	-6.3%	7/1/2014	0.0%	-6.3%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$2.48	**$2.31**	($0.17)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.15	**$5.73**	($0.42)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$5.08	**$4.74**	($0.34)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$6.72	**$6.26**	($0.46)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.96	**$4.62**	($0.34)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$6.80	**$6.33**	($0.47)	-6.9%	7/1/2014	0.0%	-6.9%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$2.23	**$2.08**	($0.15)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$5.53	**$5.16**	($0.37)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$4.57	**$4.26**	($0.31)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$6.04	**$5.63**	($0.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.46	**$4.16**	($0.30)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$6.11	**$5.70**	($0.41)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.95	**$1.81**	($0.14)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$4.84	**$4.49**	($0.35)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$4.00	**$3.71**	($0.29)	-7.3%	7/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$5.28	**$4.90**	($0.38)	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.90	**$3.62**	($0.28)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$5.34	**$4.96**	($0.38)	-7.1%	7/1/2014	0.0%	-7.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.77	**$1.65**	($0.12)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$4.39	**$4.09**	($0.30)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$3.63	**$3.38**	($0.25)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$4.79	**$4.47**	($0.32)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.54	**$3.30**	($0.24)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$4.85	**$4.52**	($0.33)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.55	**$1.44**	($0.11)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$3.84	**$3.57**	($0.27)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$3.18	**$2.95**	($0.23)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$4.20	**$3.90**	($0.30)	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.10	**$2.88**	($0.22)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$4.25	**$3.95**	($0.30)	-7.1%	7/1/2014	0.0%	-7.1%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$1.17	**$1.10**	($0.07)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$2.90	**$2.73**	($0.17)	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.40	**$2.26**	($0.14)	-5.8%	7/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	$3.17	**$2.98**	($0.19)	-6.0%	7/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.34	**$2.20**	($0.14)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$3.21	**$3.02**	($0.19)	-5.9%	7/1/2014	0.0%	-5.9%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.86	**$0.80**	($0.06)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2.13	**$1.98**	($0.15)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1.76	**$1.64**	($0.12)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2.33	**$2.17**	($0.16)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.72	**$1.60**	($0.12)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2.36	**$2.19**	($0.17)	-7.2%	7/1/2014	0.0%	-7.2%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	7/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	7/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	7/1/2014	0.0%	-15.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LS1G4N0004							
Chiropractic - $8 Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	7/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	7/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	7/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	7/1/2014	0.0%	-9.1%
Chiropractic - $15 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($0.74)	**($0.69)**	$0.05	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($0.62)	**($0.57)**	$0.05	-8.1%	7/1/2014	0.0%	-8.1%
FAMILY 3 TIER RATES	($0.81)	**($0.76)**	$0.05	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.60)	**($0.56)**	$0.04	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($0.82)	**($0.77)**	$0.05	-6.1%	7/1/2014	0.0%	-6.1%
Chiropractic - $20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.57)	**($0.53)**	$0.04	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($1.41)	**($1.31)**	$0.10	-7.1%	7/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($1.17)	**($1.09)**	$0.08	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	7/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.14)	**($1.06)**	$0.08	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($1.56)	**($1.45)**	$0.11	-7.1%	7/1/2014	0.0%	-7.1%
Chiropractic - $25 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.79)	**($0.73)**	$0.06	-7.6%	7/1/2014	0.0%	-7.6%
FAMILY 2 TIER RATES	($1.96)	**($1.81)**	$0.15	-7.7%	7/1/2014	0.0%	-7.7%
TWO PERSON 3 & 4 TIER RATES	($1.62)	**($1.50)**	$0.12	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($2.14)	**($1.98)**	$0.16	-7.5%	7/1/2014	0.0%	-7.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.58)	**($1.46)**	$0.12	-7.6%	7/1/2014	0.0%	-7.6%
FAMILY 4 TIER RATES	($2.17)	**($2.00)**	$0.17	-7.8%	7/1/2014	0.0%	-7.8%
Chiropractic - $30 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.05)	**($0.98)**	$0.07	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($2.60)	**($2.43)**	$0.17	-6.5%	7/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($2.15)	**($2.01)**	$0.14	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($2.84)	**($2.65)**	$0.19	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.10)	**($1.96)**	$0.14	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.88)	**($2.69)**	$0.19	-6.6%	7/1/2014	0.0%	-6.6%
Chiropractic - $40 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.39)	**($1.29)**	$0.10	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($3.45)	**($3.20)**	$0.25	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($2.85)	**($2.64)**	$0.21	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($3.76)	**($3.49)**	$0.27	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.78)	**($2.58)**	$0.20	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($3.81)	**($3.54)**	$0.27	-7.1%	7/1/2014	0.0%	-7.1%
Chiropractic - $50 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.84)	**($1.71)**	$0.13	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($4.56)	**($4.24)**	$0.32	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($3.77)	**($3.51)**	$0.26	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($4.98)	**($4.63)**	$0.35	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.68)	**($3.42)**	$0.26	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($5.04)	**($4.69)**	$0.35	-6.9%	7/1/2014	0.0%	-6.9%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.39)	**($1.29)**	$0.10	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($3.45)	**($3.20)**	$0.25	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($2.85)	**($2.64)**	$0.21	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($3.76)	**($3.49)**	$0.27	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.78)	**($2.58)**	$0.20	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($3.81)	**($3.54)**	$0.27	-7.1%	7/1/2014	0.0%	-7.1%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($4.03)	**($3.76)**	$0.27	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($9.99)	**($9.32)**	$0.67	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($8.26)	**($7.71)**	$0.55	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($10.91)	**($10.18)**	$0.73	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.06)	**($7.52)**	$0.54	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($11.05)	**($10.31)**	$0.74	-6.7%	7/1/2014	0.0%	-6.7%
PT/OT/ST - 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$1.21	**$1.13**	($0.08)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$3.00	**$2.80**	($0.20)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.48	**$2.32**	($0.16)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$3.28	**$3.06**	($0.22)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.42	**$2.26**	($0.16)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$3.32	**$3.10**	($0.22)	-6.6%	7/1/2014	0.0%	-6.6%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 7/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.48	**$0.45**	($0.03)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	$1.19	**$1.12**	($0.07)	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$1.30	**$1.22**	($0.08)	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.96	**$0.90**	($0.06)	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	$1.32	**$1.23**	($0.09)	-6.8%	7/1/2014	0.0%	-6.8%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$8	($0.08)	**($0.07)**	$0.01	-12.5%	7/1/2014	0.0%	-12.5%
$10	($0.13)	**($0.11)**	$0.02	-15.4%	7/1/2014	0.0%	-15.4%
$15	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
$20	($0.57)	**($0.53)**	$0.04	-7.0%	7/1/2014	0.0%	-7.0%
$25	($0.78)	**($0.72)**	$0.06	-7.7%	7/1/2014	0.0%	-7.7%
$30	($1.06)	**($0.99)**	$0.07	-6.6%	7/1/2014	0.0%	-6.6%
$35	($1.25)	**($1.17)**	$0.08	-6.4%	7/1/2014	0.0%	-6.4%
$40	($1.42)	**($1.33)**	$0.09	-6.3%	7/1/2014	0.0%	-6.3%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.81)	**($0.75)**	$0.06	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	($2.01)	**($1.86)**	$0.15	-7.5%	7/1/2014	0.0%	-7.5%
TWO PERSON 3 & 4 TIER RATES	($1.66)	**($1.54)**	$0.12	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($2.19)	**($2.03)**	$0.16	-7.3%	7/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.62)	**($1.50)**	$0.12	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	($2.22)	**($2.06)**	$0.16	-7.2%	7/1/2014	0.0%	-7.2%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.41)**	$0.02	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	($1.07)	**($1.02)**	$0.05	-4.7%	7/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	($1.16)	**($1.11)**	$0.05	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	($1.18)	**($1.12)**	$0.06	-5.1%	7/1/2014	0.0%	-5.1%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	7/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	7/1/2014	0.0%	-5.5%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.61)	**($0.57)**	$0.04	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($1.51)	**($1.41)**	$0.10	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($1.25)	**($1.17)**	$0.08	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($1.65)	**($1.54)**	$0.11	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.22)	**($1.14)**	$0.08	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($1.67)	**($1.56)**	$0.11	-6.6%	7/1/2014	0.0%	-6.6%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.76)	**($0.71)**	$0.05	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($1.88)	**($1.76)**	$0.12	-6.4%	7/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	($1.56)	**($1.46)**	$0.10	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($2.06)	**($1.92)**	$0.14	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.52)	**($1.42)**	$0.10	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($2.08)	**($1.95)**	$0.13	-6.3%	7/1/2014	0.0%	-6.3%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.35)**	$0.02	-5.4%	7/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	($0.92)	**($0.87)**	$0.05	-5.4%	7/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	7/1/2014	0.0%	-5.3%
FAMILY 3 TIER RATES	($1.00)	**($0.95)**	$0.05	-5.0%	7/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	7/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	($1.01)	**($0.96)**	$0.05	-5.0%	7/1/2014	0.0%	-5.0%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.35)**	$0.02	-5.4%	7/1/2014	0.0%	-5.4%
FAMILY 2 TIER RATES	($0.92)	**($0.87)**	$0.05	-5.4%	7/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	7/1/2014	0.0%	-5.3%
FAMILY 3 TIER RATES	($1.00)	**($0.95)**	$0.05	-5.0%	7/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.70)**	$0.04	-5.4%	7/1/2014	0.0%	-5.4%
FAMILY 4 TIER RATES	($1.01)	**($0.96)**	$0.05	-5.0%	7/1/2014	0.0%	-5.0%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.11	**$0.10**	($0.01)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$0.27	**$0.25**	($0.02)	-7.4%	7/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$0.23	**$0.21**	($0.02)	-8.7%	7/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	7/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.22	**$0.20**	($0.02)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	7/1/2014	0.0%	-10.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	7/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	7/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	7/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	7/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	7/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	7/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	7/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$4.33	**$4.04**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$7.13	**$6.65**	($0.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$17.68	**$16.49**	($1.19)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$14.62	**$13.63**	($0.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$19.31	**$18.01**	($1.30)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.26	**$13.30**	($0.96)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$19.54	**$18.23**	($1.31)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$6.84	**$6.38**	($0.46)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$16.96	**$15.82**	($1.14)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$14.02	**$13.08**	($0.94)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$18.52	**$17.28**	($1.24)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.68	**$12.76**	($0.92)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$18.75	**$17.49**	($1.26)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$6.76	**$6.30**	($0.46)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$16.76	**$15.62**	($1.14)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$13.86	**$12.92**	($0.94)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$18.31	**$17.06**	($1.25)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.52	**$12.60**	($0.92)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$18.53	**$17.27**	($1.26)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.61	**$6.16**	($0.45)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$16.39	**$15.28**	($1.11)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$13.55	**$12.63**	($0.92)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$17.90	**$16.68**	($1.22)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.22	**$12.32**	($0.90)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$18.12	**$16.88**	($1.24)	-6.8%	7/1/2014	0.0%	-6.8%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.45	**$6.01**	($0.44)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$16.00	**$14.90**	($1.10)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$13.22	**$12.32**	($0.90)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$17.47	**$16.28**	($1.19)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.90	**$12.02**	($0.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$17.68	**$16.47**	($1.21)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$6.31	**$5.89**	($0.42)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$15.65	**$14.61**	($1.04)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$12.94	**$12.07**	($0.87)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$17.09	**$15.95**	($1.14)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.62	**$11.78**	($0.84)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$17.30	**$16.14**	($1.16)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$6.14	**$5.72**	($0.42)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$15.23	**$14.19**	($1.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$12.59	**$11.73**	($0.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$16.63	**$15.49**	($1.14)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.28	**$11.44**	($0.84)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$16.83	**$15.68**	($1.15)	-6.8%	7/1/2014	0.0%	-6.8%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$6.00	**$5.60**	($0.40)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$14.88	**$13.89**	($0.99)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$12.30	**$11.48**	($0.82)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$16.25	**$15.16**	($1.09)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.00	**$11.20**	($0.80)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$16.45	**$15.35**	($1.10)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$5.83	**$5.44**	($0.39)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$14.46	**$13.49**	($0.97)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$11.95	**$11.15**	($0.80)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$15.79	**$14.73**	($1.06)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.66	**$10.88**	($0.78)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$15.98	**$14.91**	($1.07)	-6.7%	7/1/2014	0.0%	-6.7%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.58	**$5.21**	($0.37)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$13.84	**$12.92**	($0.92)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$11.44	**$10.68**	($0.76)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$15.11	**$14.11**	($1.00)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.16	**$10.42**	($0.74)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$15.29	**$14.28**	($1.01)	-6.6%	7/1/2014	0.0%	-6.6%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$5.61	**$5.23**	($0.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$13.91	**$12.97**	($0.94)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$11.50	**$10.72**	($0.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$15.19	**$14.16**	($1.03)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.22	**$10.46**	($0.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$15.38	**$14.34**	($1.04)	-6.8%	7/1/2014	0.0%	-6.8%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	7/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	7/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	7/1/2014	0.0%	-15.8%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$4.71	**$4.38**	($0.33)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$11.68	**$10.86**	($0.82)	-7.0%	7/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.66	**$8.98**	($0.68)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$12.75	**$11.86**	($0.89)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.42	**$8.76**	($0.66)	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.91	**$12.01**	($0.90)	-7.0%	7/1/2014	0.0%	-7.0%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.51	**$0.48**	($0.03)	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$1.26	**$1.19**	($0.07)	-5.6%	7/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$1.05	**$0.98**	($0.07)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$1.38	**$1.30**	($0.08)	-5.8%	7/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.02	**$0.96**	($0.06)	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$1.40	**$1.32**	($0.08)	-5.7%	7/1/2014	0.0%	-5.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.58	**$0.54**	($0.04)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$1.44	**$1.34**	($0.10)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$1.19	**$1.11**	($0.08)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$1.57	**$1.46**	($0.11)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.16	**$1.08**	($0.08)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$1.59	**$1.48**	($0.11)	-6.9%	7/1/2014	0.0%	-6.9%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.28	**$0.27**	($0.01)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$0.69	**$0.67**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$0.57	**$0.55**	($0.02)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$0.76	**$0.73**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.56	**$0.54**	($0.02)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$0.77	**$0.74**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	$0.50	**$0.47**	($0.03)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	$1.24	**$1.17**	($0.07)	-5.6%	7/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$1.03	**$0.96**	($0.07)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$1.35	**$1.27**	($0.08)	-5.9%	7/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	7/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	$1.37	**$1.29**	($0.08)	-5.8%	7/1/2014	0.0%	-5.8%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	$1.36	**$1.26**	($0.10)	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	$3.37	**$3.12**	($0.25)	-7.4%	7/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$2.79	**$2.58**	($0.21)	-7.5%	7/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$3.68	**$3.41**	($0.27)	-7.3%	7/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.72	**$2.52**	($0.20)	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	$3.73	**$3.45**	($0.28)	-7.5%	7/1/2014	0.0%	-7.5%
FORM: CR1RAN0421 - Rx $15 Generic Only							
SINGLE 2, 3, & 4 TIER RATES	$76.49	**$51.25**	($25.24)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 2 TIER RATES	$189.70	**$127.10**	($62.60)	-33.0%	7/1/2014	0.0%	-33.0%
TWO PERSON 3 & 4 TIER RATES	$156.80	**$105.06**	($51.74)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 3 TIER RATES	$207.13	**$138.79**	($68.34)	-33.0%	7/1/2014	0.0%	-33.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$152.98	**$102.50**	($50.48)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 4 TIER RATES	$209.66	**$140.48**	($69.18)	-33.0%	7/1/2014	0.0%	-33.0%
FORM: CR1RAN0421 - Rx $15/30%/50%							
SINGLE 2, 3, & 4 TIER RATES	$146.68	**$133.40**	($13.28)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$363.77	**$330.83**	($32.94)	-9.1%	7/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	$300.69	**$273.47**	($27.22)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 3 TIER RATES	$397.21	**$361.25**	($35.96)	-9.1%	7/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$293.36	**$266.80**	($26.56)	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$402.05	**$365.65**	($36.40)	-9.1%	7/1/2014	0.0%	-9.1%
FORM: CR1RAN0421 - Rx $15/50%/50%							
SINGLE 2, 3, & 4 TIER RATES	$131.59	**$115.52**	($16.07)	-12.2%	7/1/2014	0.0%	-12.2%
FAMILY 2 TIER RATES	$326.34	**$286.49**	($39.85)	-12.2%	7/1/2014	0.0%	-12.2%
TWO PERSON 3 & 4 TIER RATES	$269.76	**$236.82**	($32.94)	-12.2%	7/1/2014	0.0%	-12.2%
FAMILY 3 TIER RATES	$356.35	**$312.83**	($43.52)	-12.2%	7/1/2014	0.0%	-12.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$263.18	**$231.04**	($32.14)	-12.2%	7/1/2014	0.0%	-12.2%
FAMILY 4 TIER RATES	$360.69	**$316.64**	($44.05)	-12.2%	7/1/2014	0.0%	-12.2%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$1000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$148.55	**$129.75**	($18.80)	-12.7%	7/1/2014	0.0%	-12.7%
FAMILY 2 TIER RATES	$368.40	**$321.78**	($46.62)	-12.7%	7/1/2014	0.0%	-12.7%
TWO PERSON 3 & 4 TIER RATES	$304.53	**$265.99**	($38.54)	-12.7%	7/1/2014	0.0%	-12.7%
FAMILY 3 TIER RATES	$402.27	**$351.36**	($50.91)	-12.7%	7/1/2014	0.0%	-12.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$297.10	**$259.50**	($37.60)	-12.7%	7/1/2014	0.0%	-12.7%
FAMILY 4 TIER RATES	$407.18	**$355.64**	($51.54)	-12.7%	7/1/2014	0.0%	-12.7%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$2000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$151.09	**$134.14**	($16.95)	-11.2%	7/1/2014	0.0%	-11.2%
FAMILY 2 TIER RATES	$374.70	**$332.67**	($42.03)	-11.2%	7/1/2014	0.0%	-11.2%
TWO PERSON 3 & 4 TIER RATES	$309.73	**$274.99**	($34.74)	-11.2%	7/1/2014	0.0%	-11.2%
FAMILY 3 TIER RATES	$409.15	**$363.25**	($45.90)	-11.2%	7/1/2014	0.0%	-11.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$302.18	**$268.28**	($33.90)	-11.2%	7/1/2014	0.0%	-11.2%
FAMILY 4 TIER RATES	$414.14	**$367.68**	($46.46)	-11.2%	7/1/2014	0.0%	-11.2%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$3000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$152.51	**$136.39**	($16.12)	-10.6%	7/1/2014	0.0%	-10.6%
FAMILY 2 TIER RATES	$378.22	**$338.25**	($39.97)	-10.6%	7/1/2014	0.0%	-10.6%
TWO PERSON 3 & 4 TIER RATES	$312.65	**$279.60**	($33.05)	-10.6%	7/1/2014	0.0%	-10.6%
FAMILY 3 TIER RATES	$413.00	**$369.34**	($43.66)	-10.6%	7/1/2014	0.0%	-10.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$305.02	**$272.78**	($32.24)	-10.6%	7/1/2014	0.0%	-10.6%
FAMILY 4 TIER RATES	$418.03	**$373.84**	($44.19)	-10.6%	7/1/2014	0.0%	-10.6%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$4000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$153.45	**$137.92**	($15.53)	-10.1%	7/1/2014	0.0%	-10.1%
FAMILY 2 TIER RATES	$380.56	**$342.04**	($38.52)	-10.1%	7/1/2014	0.0%	-10.1%
TWO PERSON 3 & 4 TIER RATES	$314.57	**$282.74**	($31.83)	-10.1%	7/1/2014	0.0%	-10.1%
FAMILY 3 TIER RATES	$415.54	**$373.49**	($42.05)	-10.1%	7/1/2014	0.0%	-10.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$306.90	**$275.84**	($31.06)	-10.1%	7/1/2014	0.0%	-10.1%
FAMILY 4 TIER RATES	$420.61	**$378.04**	($42.57)	-10.1%	7/1/2014	0.0%	-10.1%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$4.39**	$4.39	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**$10.89**	$10.89	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
TWO PERSON 3 & 4 TIER RATES	$0.00	**$9.00**	$9.00	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 3 TIER RATES	$0.00	**$11.89**	$11.89	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$8.78**	$8.78	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 4 TIER RATES	$0.00	**$12.03**	$12.03	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
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Large Group File and Approve
Rates Effective 7/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRIMARY/SPECIALIST COPAYS - $10/$10 (STANDARD NETWORK), $5/$15 OR $0/$20 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$951.59	**$887.33**	($64.26)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,359.94	**$2,200.58**	($159.36)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,950.76	**$1,819.03**	($131.73)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,576.91	**$2,402.89**	($174.02)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,903.18	**$1,774.66**	($128.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,608.31	**$2,432.17**	($176.14)	-6.8%	7/1/2014	0.0%	-6.8%
PRIMARY/SPECIALIST COPAYS - $10/$20 (STANDARD NETWORK), $15/$15 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$890.08	**$829.97**	($60.11)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,207.40	**$2,058.33**	($149.07)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,824.66	**$1,701.44**	($123.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,410.34	**$2,247.56**	($162.78)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,780.16	**$1,659.94**	($120.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,439.71	**$2,274.95**	($164.76)	-6.8%	7/1/2014	0.0%	-6.8%
ELIMINATION OF INFERTILITY COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
SUBSTANCE ABUSE INPATIENT REHABILITATION - ADDS 30 DAYS IF INPATIENT ALCOHOL AND SUBSTANCE ABUSE REHABILITATION							
SINGLE 2, 3, & 4 TIER RATES	$4.33	**$4.04**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$10.74	**$10.02**	($0.72)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.88	**$8.28**	($0.60)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$11.73	**$10.94**	($0.79)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.66	**$8.08**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$11.87	**$11.07**	($0.80)	-6.7%	7/1/2014	0.0%	-6.7%
PROSTHETICS & ORTHOTICS AT 80% In-network, 50% OON							
SINGLE 2, 3, & 4 TIER RATES	$4.36	**$4.07**	($0.29)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$10.81	**$10.09**	($0.72)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$8.94	**$8.34**	($0.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$11.81	**$11.02**	($0.79)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.72	**$8.14**	($0.58)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$11.95	**$11.16**	($0.79)	-6.6%	7/1/2014	0.0%	-6.6%
ELIMINATION OF ELECTIVE ABORTION COVERAGE(HMO)							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	7/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	7/1/2014	0.0%	-5.5%
INPATIENT COPAY - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.46)	**($3.22)**	$0.24	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($8.58)	**($7.99)**	$0.59	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($7.09)	**($6.60)**	$0.49	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($9.37)	**($8.72)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.92)	**($6.44)**	$0.48	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($9.48)	**($8.83)**	$0.65	-6.9%	7/1/2014	0.0%	-6.9%
INPATIENT COPAY - $500							
SINGLE 2, 3, & 4 TIER RATES	($6.91)	**($6.44)**	$0.47	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($17.14)	**($15.97)**	$1.17	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($14.17)	**($13.20)**	$0.97	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($18.71)	**($17.44)**	$1.27	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.82)	**($12.88)**	$0.94	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($18.94)	**($17.65)**	$1.29	-6.8%	7/1/2014	0.0%	-6.8%
EMERGENCY ROOM @$50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.83)	**($0.77)**	$0.06	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($2.06)	**($1.91)**	$0.15	-7.3%	7/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($1.70)	**($1.58)**	$0.12	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($2.25)	**($2.09)**	$0.16	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.66)	**($1.54)**	$0.12	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($2.28)	**($2.11)**	$0.17	-7.5%	7/1/2014	0.0%	-7.5%
OUTPATIENT SURGERY TO: $50 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.50)	**($1.40)**	$0.10	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($3.72)	**($3.47)**	$0.25	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($3.08)	**($2.87)**	$0.21	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($4.06)	**($3.79)**	$0.27	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.00)	**($2.80)**	$0.20	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($4.11)	**($3.84)**	$0.27	-6.6%	7/1/2014	0.0%	-6.6%
OUTPATIENT SURGERY TO: $75 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.76)	**($2.57)**	$0.19	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($6.84)	**($6.37)**	$0.47	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($5.66)	**($5.27)**	$0.39	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($7.47)	**($6.96)**	$0.51	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.52)	**($5.14)**	$0.38	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($7.57)	**($7.04)**	$0.53	-7.0%	7/1/2014	0.0%	-7.0%
OUTPATIENT SURGERY TO: $50 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.40)	**($1.30)**	$0.10	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($3.47)	**($3.22)**	$0.25	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($2.87)	**($2.67)**	$0.20	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($3.79)	**($3.52)**	$0.27	-7.1%	7/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.80)	**($2.60)**	$0.20	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($3.84)	**($3.56)**	$0.28	-7.3%	7/1/2014	0.0%	-7.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OUTPATIENT SURGERY TO: $75 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.66)	**($2.48)**	$0.18	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($6.60)	**($6.15)**	$0.45	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($5.45)	**($5.08)**	$0.37	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($7.20)	**($6.72)**	$0.48	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.32)	**($4.96)**	$0.36	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($7.29)	**($6.80)**	$0.49	-6.7%	7/1/2014	0.0%	-6.7%
PCP VISITS @ $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$831.90	**$775.72**	($56.18)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,063.11	**$1,923.79**	($139.32)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,705.40	**$1,590.23**	($115.17)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,252.79	**$2,100.65**	($152.14)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,663.80	**$1,551.44**	($112.36)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,280.24	**$2,126.25**	($153.99)	-6.8%	7/1/2014	0.0%	-6.8%
PRIMARY/SPECIALIST VISITS @$20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$831.90	**$775.72**	($56.18)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,063.11	**$1,923.79**	($139.32)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,705.40	**$1,590.23**	($115.17)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,252.79	**$2,100.65**	($152.14)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,663.80	**$1,551.44**	($112.36)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,280.24	**$2,126.25**	($153.99)	-6.8%	7/1/2014	0.0%	-6.8%
AMBULANCE COVERAGE @ $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	7/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	7/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	7/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	7/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	7/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	7/1/2014	0.0%	-16.7%
AMBULANCE COVERAGE @ $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.20)**	$0.03	-13.0%	7/1/2014	0.0%	-13.0%
FAMILY 2 TIER RATES	($0.57)	**($0.50)**	$0.07	-12.3%	7/1/2014	0.0%	-12.3%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.41)**	$0.06	-12.8%	7/1/2014	0.0%	-12.8%
FAMILY 3 TIER RATES	($0.62)	**($0.54)**	$0.08	-12.9%	7/1/2014	0.0%	-12.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.40)**	$0.06	-13.0%	7/1/2014	0.0%	-13.0%
FAMILY 4 TIER RATES	($0.63)	**($0.55)**	$0.08	-12.7%	7/1/2014	0.0%	-12.7%
ADD COVERAGE TO DOMESTIC PARTNERS (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
DME AT 50% COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($1.83)	**($1.71)**	$0.12	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($4.54)	**($4.24)**	$0.30	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($3.75)	**($3.51)**	$0.24	-6.4%	7/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($4.96)	**($4.63)**	$0.33	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.66)	**($3.42)**	$0.24	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($5.02)	**($4.69)**	$0.33	-6.6%	7/1/2014	0.0%	-6.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	($2.43)	**($2.26)**	$0.17	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($6.03)	**($5.60)**	$0.43	-7.1%	7/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($4.98)	**($4.63)**	$0.35	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($6.58)	**($6.12)**	$0.46	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.86)	**($4.52)**	$0.34	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($6.66)	**($6.19)**	$0.47	-7.1%	7/1/2014	0.0%	-7.1%
PROSTHETICS AND ORTHOTICS AT 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	7/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	7/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	7/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	7/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	7/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	7/1/2014	0.0%	-16.7%
SNF - 50 DAYS COVERAGE PER CALENDAR YEAR							
SINGLE 2, 3, & 4 TIER RATES	($0.99)	**($0.93)**	$0.06	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($2.46)	**($2.31)**	$0.15	-6.1%	7/1/2014	0.0%	-6.1%
TWO PERSON 3 & 4 TIER RATES	($2.03)	**($1.91)**	$0.12	-5.9%	7/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	($2.68)	**($2.52)**	$0.16	-6.0%	7/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.98)	**($1.86)**	$0.12	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($2.71)	**($2.55)**	$0.16	-5.9%	7/1/2014	0.0%	-5.9%
OUTPATIENT SURGERY IN A PHYSICIAN'S OFFICE AT $25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.33)	**($1.24)**	$0.09	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($3.30)	**($3.08)**	$0.22	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($2.73)	**($2.54)**	$0.19	-7.0%	7/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($3.60)	**($3.36)**	$0.24	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.66)	**($2.48)**	$0.18	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($3.65)	**($3.40)**	$0.25	-6.8%	7/1/2014	0.0%	-6.8%
HOME HEALTH CARE AT $10 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.40)	**($0.35)**	$0.05	-12.5%	7/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.29)**	$0.04	-12.1%	7/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	($0.43)	**($0.38)**	$0.05	-11.6%	7/1/2014	0.0%	-11.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.28)**	$0.04	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.44)	**($0.38)**	$0.06	-13.6%	7/1/2014	0.0%	-13.6%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 7/1/2015
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE AT $15 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	7/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	($0.97)	**($0.92)**	$0.05	-5.2%	7/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	($1.06)	**($1.00)**	$0.06	-5.7%	7/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	7/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	($1.07)	**($1.01)**	$0.06	-5.6%	7/1/2014	0.0%	-5.6%
HOME HEALTH CARE AT $20 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.48)	**($0.45)**	$0.03	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 2 TIER RATES	($1.19)	**($1.12)**	$0.07	-5.9%	7/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	($0.98)	**($0.92)**	$0.06	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($1.30)	**($1.22)**	$0.08	-6.2%	7/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.96)	**($0.90)**	$0.06	-6.2%	7/1/2014	0.0%	-6.2%
FAMILY 4 TIER RATES	($1.32)	**($1.23)**	$0.09	-6.8%	7/1/2014	0.0%	-6.8%
$5/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$5/$10							
SINGLE 2, 3, & 4 TIER RATES	$987.29	**$920.62**	($66.67)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,448.48	**$2,283.14**	($165.34)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$2,023.94	**$1,887.27**	($136.67)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,673.58	**$2,493.04**	($180.54)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,974.58	**$1,841.24**	($133.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,706.16	**$2,523.42**	($182.74)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$988.58	**$921.82**	($66.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,451.68	**$2,286.11**	($165.57)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$2,026.59	**$1,889.73**	($136.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,677.07	**$2,496.29**	($180.78)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,977.16	**$1,843.64**	($133.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,709.70	**$2,526.71**	($182.99)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$982.99	**$916.60**	($66.39)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,437.82	**$2,273.17**	($164.65)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$2,015.13	**$1,879.03**	($136.10)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,661.94	**$2,482.15**	($179.79)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,965.98	**$1,833.20**	($132.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,694.38	**$2,512.40**	($181.98)	-6.8%	7/1/2014	0.0%	-6.8%
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$981.29	**$915.02**	($66.27)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,433.60	**$2,269.25**	($164.35)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$2,011.64	**$1,875.79**	($135.85)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,657.33	**$2,477.87**	($179.46)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,962.58	**$1,830.04**	($132.54)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,689.72	**$2,508.07**	($181.65)	-6.8%	7/1/2014	0.0%	-6.8%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$975.60	**$909.71**	($65.89)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,419.49	**$2,256.08**	($163.41)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,999.98	**$1,864.91**	($135.07)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,641.92	**$2,463.49**	($178.43)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,951.20	**$1,819.42**	($131.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,674.12	**$2,493.52**	($180.60)	-6.8%	7/1/2014	0.0%	-6.8%
$0/15 or $5/10							
SINGLE 2, 3, & 4 TIER RATES	$987.95	**$921.23**	($66.72)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,450.12	**$2,284.65**	($165.47)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$2,025.30	**$1,888.52**	($136.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,675.37	**$2,494.69**	($180.68)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,975.90	**$1,842.46**	($133.44)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,707.97	**$2,525.09**	($182.88)	-6.8%	7/1/2014	0.0%	-6.8%
$10/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$10/$10							
SINGLE 2, 3, & 4 TIER RATES	$951.59	**$887.33**	($64.26)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,359.94	**$2,200.58**	($159.36)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,950.76	**$1,819.03**	($131.73)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,576.91	**$2,402.89**	($174.02)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,903.18	**$1,774.66**	($128.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,608.31	**$2,432.17**	($176.14)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$958.75	**$894.00**	($64.75)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,377.70	**$2,217.12**	($160.58)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,965.44	**$1,832.70**	($132.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,596.30	**$2,420.95**	($175.35)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,917.50	**$1,788.00**	($129.50)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,627.93	**$2,450.45**	($177.48)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$952.52	**$888.19**	($64.33)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,362.25	**$2,202.71**	($159.54)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,952.67	**$1,820.79**	($131.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,579.42	**$2,405.22**	($174.20)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,905.04	**$1,776.38**	($128.66)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,610.86	**$2,434.53**	($176.33)	-6.8%	7/1/2014	0.0%	-6.8%

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$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$950.69	**$886.49**	($64.20)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,357.71	**$2,198.50**	($159.21)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,948.91	**$1,817.30**	($131.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,574.47	**$2,400.61**	($173.86)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,901.38	**$1,772.98**	($128.40)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,605.84	**$2,429.87**	($175.97)	-6.8%	7/1/2014	0.0%	-6.8%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$944.43	**$880.65**	($63.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,342.19	**$2,184.01**	($158.18)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,936.08	**$1,805.33**	($130.75)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,557.52	**$2,384.80**	($172.72)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,888.86	**$1,761.30**	($127.56)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,588.68	**$2,413.86**	($174.82)	-6.8%	7/1/2014	0.0%	-6.8%
$15/$15 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$15/$15							
SINGLE 2, 3, & 4 TIER RATES	$902.62	**$841.66**	($60.96)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,238.50	**$2,087.32**	($151.18)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,850.37	**$1,725.40**	($124.97)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,444.29	**$2,279.22**	($165.07)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,805.24	**$1,683.32**	($121.92)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,474.08	**$2,306.99**	($167.09)	-6.8%	7/1/2014	0.0%	-6.8%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$920.82	**$858.62**	($62.20)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,283.63	**$2,129.38**	($154.25)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,887.68	**$1,760.17**	($127.51)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,493.58	**$2,325.14**	($168.44)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,841.64	**$1,717.24**	($124.40)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,523.97	**$2,353.48**	($170.49)	-6.8%	7/1/2014	0.0%	-6.8%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$912.05	**$850.46**	($61.59)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,261.88	**$2,109.14**	($152.74)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,869.70	**$1,743.44**	($126.26)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,469.83	**$2,303.05**	($166.78)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,824.10	**$1,700.92**	($123.18)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,499.93	**$2,331.11**	($168.82)	-6.8%	7/1/2014	0.0%	-6.8%
$10/$20							
SINGLE 2, 3, & 4 TIER RATES	$903.90	**$842.85**	($61.05)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$2,241.67	**$2,090.27**	($151.40)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1,853.00	**$1,727.84**	($125.16)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$2,447.76	**$2,282.44**	($165.32)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,807.80	**$1,685.70**	($122.10)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$2,477.59	**$2,310.25**	($167.34)	-6.8%	7/1/2014	0.0%	-6.8%
DEPENDENT/STUDENT COVERAGE (HMO)							
26/26	1.0170	**1.0170**	0.0000	0.0%	7/1/2014	0.0%	0.0%
Form HNPOS-2 to add the out-of-network deductible/coinsurance/out-of-pocket maximum option of $500/80%/unlimited.							
SINGLE 2, 3, & 4 TIER RATES	$40.46	**$37.72**	($2.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$100.34	**$93.55**	($6.79)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$82.94	**$77.33**	($5.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$109.57	**$102.15**	($7.42)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$80.92	**$75.44**	($5.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$110.90	**$103.39**	($7.51)	-6.8%	7/1/2014	0.0%	-6.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.15	**$27.19**	($1.96)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$72.29	**$67.43**	($4.86)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$59.76	**$55.74**	($4.02)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$78.94	**$73.63**	($5.31)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.30	**$54.38**	($3.92)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$79.90	**$74.53**	($5.37)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.95	**$25.13**	($1.82)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$66.84	**$62.32**	($4.52)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$55.25	**$51.52**	($3.73)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$72.98	**$68.05**	($4.93)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.90	**$50.26**	($3.64)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$73.87	**$68.88**	($4.99)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.92	**$23.23**	($1.69)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$61.80	**$57.61**	($4.19)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$51.09	**$47.62**	($3.47)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$67.48	**$62.91**	($4.57)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.84	**$46.46**	($3.38)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$68.31	**$63.67**	($4.64)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.83	**$29.68**	($2.15)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$78.94	**$73.61**	($5.33)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$65.25	**$60.84**	($4.41)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$86.20	**$80.37**	($5.83)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.66	**$59.36**	($4.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$87.25	**$81.35**	($5.90)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$15.09	**$14.07**	($1.02)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$37.42	**$34.89**	($2.53)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$30.93	**$28.84**	($2.09)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$40.86	**$38.10**	($2.76)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.18	**$28.14**	($2.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$41.36	**$38.57**	($2.79)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.89)	**($0.83)**	$0.06	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($2.21)	**($2.06)**	$0.15	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($1.82)	**($1.70)**	$0.12	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	($2.41)	**($2.25)**	$0.16	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.78)	**($1.66)**	$0.12	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($2.44)	**($2.28)**	$0.16	-6.6%	7/1/2014	0.0%	-6.6%
POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.66	**$29.52**	($2.14)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$78.52	**$73.21**	($5.31)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$64.90	**$60.52**	($4.38)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$85.74	**$79.94**	($5.80)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.32	**$59.04**	($4.28)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$86.78	**$80.91**	($5.87)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.34	**$27.35**	($1.99)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$72.76	**$67.83**	($4.93)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$60.15	**$56.07**	($4.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$79.45	**$74.06**	($5.39)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.68	**$54.70**	($3.98)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$80.42	**$74.97**	($5.45)	-6.8%	7/1/2014	0.0%	-6.8%
POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$27.26	**$25.42**	($1.84)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$67.60	**$63.04**	($4.56)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$55.88	**$52.11**	($3.77)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$73.82	**$68.84**	($4.98)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$54.52	**$50.84**	($3.68)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$74.72	**$69.68**	($5.04)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$34.21	**$31.91**	($2.30)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$84.84	**$79.14**	($5.70)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$70.13	**$65.42**	($4.71)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$92.64	**$86.41**	($6.23)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$68.42	**$63.82**	($4.60)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$93.77	**$87.47**	($6.30)	-6.7%	7/1/2014	0.0%	-6.7%
POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$17.23	**$16.06**	($1.17)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$42.73	**$39.83**	($2.90)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$35.32	**$32.92**	($2.40)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$46.66	**$43.49**	($3.17)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$34.46	**$32.12**	($2.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$47.23	**$44.02**	($3.21)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.28	**$0.27**	($0.01)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$0.69	**$0.67**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$0.57	**$0.55**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$0.76	**$0.73**	($0.03)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.56	**$0.54**	($0.02)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$0.77	**$0.74**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.69	**$25.82**	($1.87)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$68.67	**$64.03**	($4.64)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$56.76	**$52.93**	($3.83)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$74.98	**$69.92**	($5.06)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.38	**$51.64**	($3.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$75.90	**$70.77**	($5.13)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.60	**$23.86**	($1.74)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$63.49	**$59.17**	($4.32)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$52.48	**$48.91**	($3.57)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$69.32	**$64.61**	($4.71)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.20	**$47.72**	($3.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$70.17	**$65.40**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.57	**$21.98**	($1.59)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$58.45	**$54.51**	($3.94)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$48.32	**$45.06**	($3.26)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$63.83	**$59.52**	($4.31)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.14	**$43.96**	($3.18)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$64.61	**$60.25**	($4.36)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.41	**$28.36**	($2.05)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$75.42	**$70.33**	($5.09)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$62.34	**$58.14**	($4.20)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$82.35	**$76.80**	($5.55)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.82	**$56.72**	($4.10)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$83.35	**$77.73**	($5.62)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.68	**$6.22**	($0.46)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$16.57	**$15.43**	($1.14)	-6.9%	7/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$13.69	**$12.75**	($0.94)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$18.09	**$16.84**	($1.25)	-6.9%	7/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.36	**$12.44**	($0.92)	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$18.31	**$17.05**	($1.26)	-6.9%	7/1/2014	0.0%	-6.9%
POS - $250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.09	**$1.95**	($0.14)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$5.18	**$4.84**	($0.34)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$4.28	**$4.00**	($0.28)	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$5.66	**$5.28**	($0.38)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.18	**$3.90**	($0.28)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$5.73	**$5.34**	($0.39)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.11	**$28.07**	($2.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$74.67	**$69.61**	($5.06)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$61.73	**$57.54**	($4.19)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$81.54	**$76.01**	($5.53)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$60.22	**$56.14**	($4.08)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$82.53	**$76.94**	($5.59)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.83	**$25.95**	($1.88)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$69.02	**$64.36**	($4.66)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$57.05	**$53.20**	($3.85)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$75.36	**$70.27**	($5.09)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.66	**$51.90**	($3.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$76.28	**$71.13**	($5.15)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.85	**$24.11**	($1.74)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$64.11	**$59.79**	($4.32)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$52.99	**$49.43**	($3.56)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$70.00	**$65.29**	($4.71)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$51.70	**$48.22**	($3.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$70.85	**$66.09**	($4.76)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.63	**$30.43**	($2.20)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$80.92	**$75.47**	($5.45)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$66.89	**$62.38**	($4.51)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$88.36	**$82.40**	($5.96)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.26	**$60.86**	($4.40)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$89.44	**$83.41**	($6.03)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.23	**$6.75**	($0.48)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	$17.93	**$16.74**	($1.19)	-6.6%	7/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$14.82	**$13.84**	($0.98)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$19.58	**$18.28**	($1.30)	-6.6%	7/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.46	**$13.50**	($0.96)	-6.6%	7/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	$19.82	**$18.50**	($1.32)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.57	**$3.33**	($0.24)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$8.85	**$8.26**	($0.59)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$7.32	**$6.83**	($0.49)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$9.67	**$9.02**	($0.65)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.14	**$6.66**	($0.48)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$9.79	**$9.13**	($0.66)	-6.7%	7/1/2014	0.0%	-6.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.04	**$24.28**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$64.58	**$60.21**	($4.37)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$53.38	**$49.77**	($3.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$70.52	**$65.75**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.08	**$48.56**	($3.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$71.38	**$66.55**	($4.83)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$23.80	**$22.19**	($1.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$59.02	**$55.03**	($3.99)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$48.79	**$45.49**	($3.30)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$64.45	**$60.09**	($4.36)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.60	**$44.38**	($3.22)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$65.24	**$60.82**	($4.42)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$21.91	**$20.43**	($1.48)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$54.34	**$50.67**	($3.67)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$44.92	**$41.88**	($3.04)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$59.33	**$55.32**	($4.01)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.82	**$40.86**	($2.96)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$60.06	**$56.00**	($4.06)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.44	**$26.51**	($1.93)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$70.53	**$65.74**	($4.79)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$58.30	**$54.35**	($3.95)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$77.02	**$71.79**	($5.23)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.88	**$53.02**	($3.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$77.95	**$72.66**	($5.29)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.72	**$5.33**	($0.39)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$14.19	**$13.22**	($0.97)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$11.73	**$10.93**	($0.80)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$15.49	**$14.43**	($1.06)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.44	**$10.66**	($0.78)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$15.68	**$14.61**	($1.07)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.11	**$1.03**	($0.08)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$2.75	**$2.55**	($0.20)	-7.3%	7/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	$2.28	**$2.11**	($0.17)	-7.5%	7/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$3.01	**$2.79**	($0.22)	-7.3%	7/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.22	**$2.06**	($0.16)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$3.04	**$2.82**	($0.22)	-7.2%	7/1/2014	0.0%	-7.2%
POS - $500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.07	**$26.18**	($1.89)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$69.61	**$64.93**	($4.68)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$57.54	**$53.67**	($3.87)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$76.01	**$70.90**	($5.11)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.14	**$52.36**	($3.78)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$76.94	**$71.76**	($5.18)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.04	**$24.28**	($1.76)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$64.58	**$60.21**	($4.37)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$53.38	**$49.77**	($3.61)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$70.52	**$65.75**	($4.77)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.08	**$48.56**	($3.52)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$71.38	**$66.55**	($4.83)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.01	**$22.38**	($1.63)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$59.54	**$55.50**	($4.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$49.22	**$45.88**	($3.34)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$65.02	**$60.61**	($4.41)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.02	**$44.76**	($3.26)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$65.81	**$61.34**	($4.47)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.54	**$28.48**	($2.06)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$75.74	**$70.63**	($5.11)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$62.61	**$58.38**	($4.23)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$82.70	**$77.12**	($5.58)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.08	**$56.96**	($4.12)	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$83.71	**$78.06**	($5.65)	-6.7%	7/1/2014	0.0%	-6.7%
POS - $500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.19	**$5.77**	($0.42)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$15.35	**$14.31**	($1.04)	-6.8%	7/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$12.69	**$11.83**	($0.86)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$16.76	**$15.63**	($1.13)	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.38	**$11.54**	($0.84)	-6.8%	7/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$16.97	**$15.82**	($1.15)	-6.8%	7/1/2014	0.0%	-6.8%
POS - $500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.52	**$2.34**	($0.18)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$6.25	**$5.80**	($0.45)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$5.17	**$4.80**	($0.37)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$6.82	**$6.34**	($0.48)	-7.0%	7/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.04	**$4.68**	($0.36)	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$6.91	**$6.41**	($0.50)	-7.2%	7/1/2014	0.0%	-7.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
ELIMINATION OF ELECTIVE ABORTION COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	7/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	7/1/2014	0.0%	-5.5%
ELIMINATION OF INFERTILITY COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
DME @50% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.41)**	$0.02	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	($1.07)	**($1.02)**	$0.05	-4.7%	7/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	($1.16)	**($1.11)**	$0.05	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	($1.18)	**($1.12)**	$0.06	-5.1%	7/1/2014	0.0%	-5.1%
DOMESTIC PARTNER RATE (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
SNF AT 50 DAYS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.07)	**($0.06)**	$0.01	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	($0.17)	**($0.15)**	$0.02	-11.8%	7/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	7/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	7/1/2014	0.0%	-15.8%
SNF UNLIMITED AT 80% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.08)	**($0.07)**	$0.01	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.20)	**($0.17)**	$0.03	-15.0%	7/1/2014	0.0%	-15.0%
TWO PERSON 3 & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	7/1/2014	0.0%	-13.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	7/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	7/1/2014	0.0%	-13.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.35)**	$0.01	-2.8%	7/1/2014	0.0%	-2.8%
FAMILY 2 TIER RATES	($0.89)	**($0.87)**	$0.02	-2.2%	7/1/2014	0.0%	-2.2%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.72)**	$0.02	-2.7%	7/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	($0.97)	**($0.95)**	$0.02	-2.1%	7/1/2014	0.0%	-2.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.70)**	$0.02	-2.8%	7/1/2014	0.0%	-2.8%
FAMILY 4 TIER RATES	($0.99)	**($0.96)**	$0.03	-3.0%	7/1/2014	0.0%	-3.0%
DEPENDENT/STUDENT COVERAGE (POS)							
26/26	1.0170	**1.0170**	0.0000	0.0%	7/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%

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		Page Numbers
1)	Benefit Descriptions	A1-A13
2)	Region counties	B1
3)	Rates	1-37

Product Line	Product Name	Region	Page Numbers
HMO+POS	Available Packages and Riders	Western New York	1-28
HMO	Master Group Contract	Western New York	29-37

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Product	Form #
Community Blue Group Plan	CB 251 & POS 12
Inp. Al. & Sub. Abuse	CB 4 Rev
Inp. Al. & Sub. Abuse - NYS	CB 179
Mental Health - 15 visits	CB5
SNF - unlimited	CB16
Over 65 - Extended Medical Care	CB 161Rev
Dependent Riders	CB83, CB167, CB186
Domestic Partners - NYS	CB230
Inp. Al. & Sub. Abuse	CB 4 Rev
Inp. Al. & Sub. Abuse - NYS	CB 179
Mental Health	CB5 (Rev 1995)
SNF	CB16
Extended Medical Care	CB 161 (Rev 1996)
External Prosthetic & Orthotic Appliances	CB 235
Deletion of Elective Abortion	CB 30
Deletion of Artificial Insemination	CB 134
Chronic Detoxification - NYS	CB 145Rev
Mental Health - NYS	CB 177
Point - of - Service	POS-12
Skilled Nursing Facility	POS-4 & POS-15
Dependent Riders	POS-5, POS-10
Community Blue IV - Group Rates	CB 283
Managed Care Rx	CB147REV, CB77
Managed Care Rx	CB147REV,CB100REV,CB101
Managed Care Rx	HNDRUG-HMO.1 (0602)
Point of Service Rx	CB-249, CB-250
DME Amendment	HN-HMO.AMEND-3
Sizzel Riders	CR1E4N0022, C41A4N0016, C41A4N0018
Master Group Contract	LS1G4N0004
New Copay Options	BH1R4N0049, LH1R4N0052,CH1R4N0054
Dependent Rider to End of Month/Year	CH1A4N0062
Added Benefits Rider	BHIR4N0057

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BENEFIT	New Community Blue (CBI)	Advantage
PCP Visits	$5 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5, $10 Copay, Visits 6-20, 50% Copay	Visits 1-5, Copay per subscriber selection Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay. - per subscriber selection
Home Health Care Visits	$10 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$10 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	20 % Copay	20% Copay
Emergency Room Visits	$35 Copay (Waived if Admitted)	$35 Copay (Waived if Admitted)
Post-mastectomy care, Including prosthesis	$0 Copay	$0 Copay
Ambulance	$0 Copay	$0 Copay
Durable Medical Equipment	20 % Copay	20 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

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BENEFIT	New Community Blue (CBII)	Advantage
PCP Visits	$10 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$10 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay. - per subscriber selection
Home Health Care Visits	$10 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$10 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	20 % Copay	20% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)
Post-mastectomy care, Including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50 % Copay	50 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

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BENEFIT	New Community Blue (CBIII)	Advantage
PCP Visits	$15 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$15 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$15 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay. - per subscriber selection
Home Health Care Visits	$15 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$15 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	50 % Copay	50% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50 % Copay	50 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year. Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

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BENEFIT	CB II
PCP Visits	$10 Copay
Pre and Post Natal Visits	$0 Copay
Well Child Care	$0 Copay
Specialist Visits	$10 Copay
Routine Refraction (every 2 years)	$10 Copay
Inpatient Hospital Care	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits
Outpatient Lab	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$10 Copay
Outpatient Surgery Facility	$10 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay
Cardiac rehabilitation 24 visits per calendar year	$10 Copay
Home Health Care Visits	$10 Copay
Hospice (210 days/visits)	$10 Copay
Allergy Testing and Treatment	$10 Copay
Services to Induce Pregnancy (Infertility Services)	20% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay
Ambulance	$50 Copay
DME	50 % Copay
SNF	Covered in full up to 30 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status

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BENEFIT	CB IV (form #CB-283)
PCP Visits	$8 Copay
Pre and Post Natal Visits	$0 Copay
Well Child Care	$0 Copay
Specialist Visits	$8 Copay
Inpatient Hospital Care	$0 Copay
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$8 Copay for 30 visits
Outpatient Mental Health Visits	Visits 1-5, $8 Copay, Visits 6-20, 50% Copay
Outpatient Substance Abuse Visits	$8 Copay 60 visits
Outpatient Lab	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay
Outpatient Surgery Facility	$8 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$8 Copay
Cardiac rehabilitation 24 visits per calendar year	$8 Copay
Home Health Care Visits	$8 Copay
Hospice (210 days/visits)	$0 Copay
Allergy Testing and Treatment	$8 Copay
Services to Induce Pregnancy (Artificial Insemination)	20 % Copay
Emergency Room Visits	$35 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay
Ambulance	$0 Copay
Durable Medical Equipment	20 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year
Inpatient Mental Health	Covered in full up to 30 days per year
Inpatient Detox	Covered in full up to 30 days per year
Dependent Coverage	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years
Out-of-Network Benefits	none

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Medicare Coverage (Form#CB34)	Converts Single Basic rate to Single Medicare Eligible rate
Alcoholism & Substance Abuse Rider (Form#CB4REV)	Covers Inpatient treatment of Alcoholism & Substance Abuse
Mental Health Rider (Form#CB5)	Adds coverage for Mental Health Benefits
Nursing Home and Skilled Nursing Facility (Form#CB16)	Adds coverage for nursing home and skilled nursing facility claims
Unlimited Skilled Nursing Benefit (POS) (Form#POS-15 & CB152)	Adds unlimited # of days to the POS skilled nursing benefit.
Elective Abortions (Form#CB30)	Deletes coverage for elective abortions
Artificial Inseminations (Form#CB134)	Deletes coverage for artificial inseminations
Extended Medical Care Rider (Form#CB161REV)	Covers external prostheses, orthotic devices, and certain diabetes supplies
External Prosthetic &Orthotic Appliances (Form#CB235)	Covers external prostheses, orthotic devices, and certain diabetes supplies
Wellness	

Dependent Riders	Dependent Age	Student Age
	19	25
	21	25
	22	25
	23	25
	25	25
	19	23
	23	23
	19	26

Dependent Rider to birthday	(Form#CB83) or (Form#POS-5) or (Form #POS-16)
Dependent Rider to end of month of birthday	(Form#CB167) or (Form#POS-6) or (Form #POS-17)
Dependent Rider to end of year of birthday	(Form#CB186) or (Form #POS-20)
Dependent Rider to end of month/year	(Form CH1A4N0062)

MANAGED PRESCRIPTION DRUG RIDERS - MUST USE GENERICS UNLESS PHYSICIAN INDICATES OTHERWISE; OPEN NETWORK

Managed Prescription Drug Riders	$0 Copay
	$1 Copay
	$2 Copay
	$3 Copay
	$5 Copay
	$5 Copay with annual maximum of $500 single & $1000 family
	$7 Copay
	$7 Copay with annual maximum of $500 single & $1000 family
	$9 Copay
	$9 Copay with annual maximum of $500 single & $1000 family
	$10 Copay
	$10 Copay with annual maximum of $500 single & $1000 family
	$15 Copay
	$15 Copay with annual maximum of $500 single & $1000 family
	50% Copay
	50% Copay with annual maximum of $500 single $1000 family

Managed Prescription Drug Rider(no contraceptives,$ Copay)	(Form#CB147REV)
Adds Contraceptive coverage to Managed Drug Rider	(Form#CB77)
Adds $500 annual limit to Managed Drug Rider	(Form#CB101)

POINT OF SERVICE PRESCRIPTION DRUG RIDER - ONE COPAY FOR DRUGS PRESCRIBED BY AN IN-NETWORK PROVIDER AND A GREATER COPAY FOR DRUGS PRESCRIBED BY A OUT-OF-NETWORK PROVIDER. THIS IS AN MANAGED PRESCRIPTION DRUG RIDER (MUST USE GENERICS)

Point-of-Service Prescription Drug Riders	(Form#CB249 & Form #CB250)

Point-of-Service Prescription Drug Riders	$1 Copay In-Network /$3 Copay Out-of-Network
	$3 Copay In-Network /$5 Copay Out-of-Network
	$3 Copay In-Network /$10 Copay Out-of-Network
	$5 Copay In-Network /$10 Copay Out-of-Network
	$7 Copay In-Network /$15 Copay Out-of-Network
	$9 Copay In-Network /$15 Copay Out-of-Network
	$10 Copay In-Network /$20 Copay Out-of-Network

TRIPLE COPAY OPTION PRESCRIPTION DRUG RIDERS - GENERIC/BRAND/BRAND NON-FORMULARY COPAYMENT OPTIONS ARE AVAILABLE AS LISTED IN THE PREMIUM RATE PAGES.

Triple Copay Option Prescription Drug Riders	(Form# HNDRUG-HMO.1) (0602)

Riders for NYS

Form #CB145REV	Chronic Detoxification
Form#CB177	Mental Health
Form#CB179	Inpatient Treatment of Alcoholism & Substance Abuse
Form#CB230	Domestic Partner Rider for New York State

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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**
The number of hospice care days is limited to 210 days

C. **Medical Services**
Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**
Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only

E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 1 - HMO	OPTION 1 - W/POS
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible)

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 2- HMO	OPTION 2 - W/POS
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
(dba Blue Cross and Blue Shield of Western New York)
Master Group Contract
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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 4- HMO	OPTION 4 - W/POS
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
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Rating Regions

Managed Care Region	Counties
Western New York	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
Western New York
Rates Effective 7/1/2015
Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
CB II - FORM # CB-251 & CB 34							
SINGLE 2 TIER RATES	$484.26	**$466.08**	($18.18)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$1,138.01	**$1,095.29**	($42.72)	-3.8%	7/1/2014	0.0%	-3.8%
FORM # CB4 REV - INP ALCOHOL&SUBST. ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$2.80	**$2.70**	($0.10)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$7.08	**$6.82**	($0.26)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$5.74	**$5.54**	($0.20)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$7.74	**$7.47**	($0.27)	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.60	**$5.40**	($0.20)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$7.89	**$7.61**	($0.28)	-3.5%	7/1/2014	0.0%	-3.5%
FORM # CB179 - INP. SUBSTANCE ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$6.07	**$5.83**	($0.24)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$15.34	**$14.73**	($0.61)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$12.44	**$11.95**	($0.49)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$16.78	**$16.12**	($0.66)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.14	**$11.66**	($0.48)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$17.11	**$16.43**	($0.68)	-4.0%	7/1/2014	0.0%	-4.0%
FORM # CB16 - SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$1.69	**$1.63**	($0.06)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$4.27	**$4.12**	($0.15)	-3.5%	7/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$3.46	**$3.34**	($0.12)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$4.67	**$4.51**	($0.16)	-3.4%	7/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.38	**$3.26**	($0.12)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$4.76	**$4.59**	($0.17)	-3.6%	7/1/2014	0.0%	-3.6%
FORM # CB161REV - EXTENDED MEDICAL CARE							
SINGLE 2, 3, & 4 TIER RATES	$3.24	**$3.13**	($0.11)	-3.4%	7/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$8.19	**$7.91**	($0.28)	-3.4%	7/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$6.64	**$6.42**	($0.22)	-3.3%	7/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$8.96	**$8.65**	($0.31)	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.48	**$6.26**	($0.22)	-3.4%	7/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$9.13	**$8.82**	($0.31)	-3.4%	7/1/2014	0.0%	-3.4%
FORM # CB30 - DELETION OF ELEC. ABORTION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # CB134 - DELETION OF ARTIFICIAL INSEM							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # CB145REV - CHRONIC DETOX (FOR NYS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # CB-230 - DOMESTIC PARTNER (FOR NYS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # CB-235 - EXTERNAL PROSTHETICS							
SINGLE 2, 3, & 4 TIER RATES	$1.31	**$1.26**	($0.05)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.31	**$3.18**	($0.13)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$2.69	**$2.58**	($0.11)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$3.62	**$3.48**	($0.14)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.62	**$2.52**	($0.10)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$3.69	**$3.55**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
FORM # POS-4 - SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # CB-251 - INPATIENT $250 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($2.86)	**($2.75)**	$0.11	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($7.23)	**($6.95)**	$0.28	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	($5.86)	**($5.64)**	$0.22	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($7.91)	**($7.60)**	$0.31	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.72)	**($5.50)**	$0.22	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($8.06)	**($7.75)**	$0.31	-3.8%	7/1/2014	0.0%	-3.8%

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
Western New York
Rates Effective 7/1/2015
Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CB-251 - INPATIENT $500 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($5.63)	**($5.42)**	$0.21	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($14.23)	**($13.70)**	$0.53	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($11.54)	**($11.11)**	$0.43	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($15.57)	**($14.99)**	$0.58	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.26)	**($10.84)**	$0.42	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($15.87)	**($15.27)**	$0.60	-3.8%	7/1/2014	0.0%	-3.8%
FORM # CB-289 - 2ND OPIN .Breast Recon/Mastect							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # CB251-R5 - OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.08)	**($1.04)**	$0.04	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($2.73)	**($2.63)**	$0.10	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($2.21)	**($2.13)**	$0.08	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($2.99)	**($2.88)**	$0.11	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.16)	**($2.08)**	$0.08	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($3.04)	**($2.93)**	$0.11	-3.6%	7/1/2014	0.0%	-3.6%
FORM # CB251-R5 - OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.92)	**($1.84)**	$0.08	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($4.85)	**($4.65)**	$0.20	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($3.94)	**($3.77)**	$0.17	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	($5.31)	**($5.09)**	$0.22	-4.1%	7/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.84)	**($3.68)**	$0.16	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($5.41)	**($5.19)**	$0.22	-4.1%	7/1/2014	0.0%	-4.1%
FORM # CB251-R5 - OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.00)	**($0.97)**	$0.03	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($2.53)	**($2.45)**	$0.08	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($2.05)	**($1.99)**	$0.06	-2.9%	7/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($2.77)	**($2.68)**	$0.09	-3.2%	7/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.00)	**($1.94)**	$0.06	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($2.82)	**($2.73)**	$0.09	-3.2%	7/1/2014	0.0%	-3.2%
FORM # CB2 251 Base 15 - OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.82)	**($1.75)**	$0.07	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($4.60)	**($4.42)**	$0.18	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	($3.73)	**($3.59)**	$0.14	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($5.03)	**($4.84)**	$0.19	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.64)	**($3.50)**	$0.14	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($5.13)	**($4.93)**	$0.20	-3.9%	7/1/2014	0.0%	-3.9%
FORM # CB251-R.4REV1 - NEW CB $20/$20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($6.29)	**($6.06)**	$0.23	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($15.89)	**($15.31)**	$0.58	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($12.89)	**($12.42)**	$0.47	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($17.39)	**($16.76)**	$0.63	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.58)	**($12.12)**	$0.46	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($17.73)	**($17.08)**	$0.65	-3.7%	7/1/2014	0.0%	-3.7%
FORM # HNHMO-2.R-2 - HMO 100 INP ALC & SUBS ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$3.69	**$3.73**	$0.04	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$9.32	**$9.43**	$0.11	1.2%	7/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	$7.56	**$7.65**	$0.09	1.2%	7/1/2014	0.0%	1.2%
FAMILY 3 TIER RATES	$10.20	**$10.31**	$0.11	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.38	**$7.46**	$0.08	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$10.40	**$10.51**	$0.11	1.1%	7/1/2014	0.0%	1.1%
FORM # HNHMO-2.R-4 - HMO 100 PROSTHETIC&ORTHOTIC							
SINGLE 2, 3, & 4 TIER RATES	$1.84	**$1.86**	$0.02	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$4.65	**$4.70**	$0.05	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$3.77	**$3.81**	$0.04	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$5.09	**$5.14**	$0.05	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.68	**$3.72**	$0.04	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$5.19	**$5.24**	$0.05	1.0%	7/1/2014	0.0%	1.0%
FORM # HNHMO-2.R-5 - HMO 100 KERATOPLASTY (Lasik)							
SINGLE 2, 3, & 4 TIER RATES	$5.13	**$5.18**	$0.05	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$12.96	**$13.09**	$0.13	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	$10.52	**$10.62**	$0.10	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	$14.18	**$14.32**	$0.14	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.26	**$10.36**	$0.10	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$14.46	**$14.60**	$0.14	1.0%	7/1/2014	0.0%	1.0%
FORM # HNHMO-2.R-7 - HMO 100 VISION							
SINGLE 2, 3, & 4 TIER RATES	$5.21	**$5.27**	$0.06	1.2%	7/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	$13.17	**$13.32**	$0.15	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$10.68	**$10.80**	$0.12	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$14.41	**$14.57**	$0.16	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.42	**$10.54**	$0.12	1.2%	7/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	$14.68	**$14.85**	$0.17	1.2%	7/1/2014	0.0%	1.2%
FORM # HNHMO-2.R-6 - HMO 100 DENTAL							
SINGLE 2, 3, & 4 TIER RATES	$3.00	**$3.02**	$0.02	0.7%	7/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$7.58	**$7.63**	$0.05	0.7%	7/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$6.15	**$6.19**	$0.04	0.7%	7/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$8.30	**$8.35**	$0.05	0.6%	7/1/2014	0.0%	0.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.00	**$6.04**	$0.04	0.7%	7/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$8.45	**$8.51**	$0.06	0.7%	7/1/2014	0.0%	0.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # HNHMO-2.R-8 - HMO 100 SNF							
SINGLE 2, 3, & 4 TIER RATES	$2.47	**$2.50**	$0.03	1.2%	7/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	$6.24	**$6.32**	$0.08	1.3%	7/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	$5.06	**$5.13**	$0.07	1.4%	7/1/2014	0.0%	1.4%
FAMILY 3 TIER RATES	$6.83	**$6.91**	$0.08	1.2%	7/1/2014	0.0%	1.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.94	**$5.00**	$0.06	1.2%	7/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	$6.96	**$7.05**	$0.09	1.3%	7/1/2014	0.0%	1.3%
FORM # HNPOS-2.R-5 - HMO 100 SNF POS							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 OUTPATIENT SURG. $75							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 ER COPAY $50							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 DELETE ABORTION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 DELETE STERILIZATION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 $250 IPCP							
SINGLE 2, 3, & 4 TIER RATES	($3.03)	**($3.07)**	($0.04)	1.3%	7/1/2014	0.0%	1.3%
FAMILY 2 TIER RATES	($7.66)	**($7.76)**	($0.10)	1.3%	7/1/2014	0.0%	1.3%
TWO PERSON 3 & 4 TIER RATES	($6.21)	**($6.29)**	($0.08)	1.3%	7/1/2014	0.0%	1.3%
FAMILY 3 TIER RATES	($8.38)	**($8.49)**	($0.11)	1.3%	7/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.06)	**($6.14)**	($0.08)	1.3%	7/1/2014	0.0%	1.3%
FAMILY 4 TIER RATES	($8.54)	**($8.65)**	($0.11)	1.3%	7/1/2014	0.0%	1.3%
FORM # HNHMO-2 - HMO 100 $500 IPCP							
SINGLE 2, 3, & 4 TIER RATES	($6.02)	**($6.08)**	($0.06)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($15.21)	**($15.36)**	($0.15)	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	($12.34)	**($12.46)**	($0.12)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	($16.65)	**($16.81)**	($0.16)	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.04)	**($12.16)**	($0.12)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($16.96)	**($17.13)**	($0.17)	1.0%	7/1/2014	0.0%	1.0%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$0.74	**$0.71**	($0.03)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$1.87	**$1.79**	($0.08)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$1.52	**$1.46**	($0.06)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$2.05	**$1.96**	($0.09)	-4.4%	7/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.48	**$1.42**	($0.06)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$2.09	**$2.00**	($0.09)	-4.3%	7/1/2014	0.0%	-4.3%
FORM # LH1R4N0151 - HMO 100 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.05	**$1.06**	$0.01	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$2.65	**$2.68**	$0.03	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$2.15	**$2.17**	$0.02	0.9%	7/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	$2.90	**$2.93**	$0.03	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.10	**$2.12**	$0.02	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$2.96	**$2.99**	$0.03	1.0%	7/1/2014	0.0%	1.0%
Gym Membership							
SINGLE 2, 3, & 4 TIER RATES	$2.05	**$1.97**	($0.08)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$5.18	**$4.98**	($0.20)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$4.20	**$4.04**	($0.16)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$5.67	**$5.45**	($0.22)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.02	**$2.20**	$0.18	8.9%	7/1/2014	0.0%	8.9%
FAMILY 4 TIER RATES	$5.78	**$5.55**	($0.23)	-4.0%	7/1/2014	0.0%	-4.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # HNHMO2 & HNHMO3 & CB34 - HMO 100							
$15/$20 w/ referrals							
SINGLE 2, 3, & 4 TIER RATES	$524.25	**$529.85**	$5.60	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$1,324.78	**$1,338.93**	$14.15	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$1,074.71	**$1,086.19**	$11.48	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$1,449.55	**$1,465.04**	$15.49	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,048.50	**$1,059.70**	$11.20	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$1,477.34	**$1,493.12**	$15.78	1.1%	7/1/2014	0.0%	1.1%
$20/$20 w/ referrals							
SINGLE 2, 3, & 4 TIER RATES	$500.91	**$506.26**	$5.35	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$1,265.80	**$1,279.32**	$13.52	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$1,026.87	**$1,037.83**	$10.96	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$1,385.02	**$1,399.81**	$14.79	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,001.82	**$1,012.52**	$10.70	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$1,411.56	**$1,426.64**	$15.08	1.1%	7/1/2014	0.0%	1.1%
$15/$20 Open Access							
SINGLE 2, 3, & 4 TIER RATES	$539.67	**$545.44**	$5.77	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$1,363.75	**$1,378.33**	$14.58	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$1,106.32	**$1,118.15**	$11.83	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$1,492.19	**$1,508.14**	$15.95	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,079.34	**$1,090.88**	$11.54	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$1,520.79	**$1,537.05**	$16.26	1.1%	7/1/2014	0.0%	1.1%
$20/$20 Open Access							
SINGLE 2, 3, & 4 TIER RATES	$515.31	**$520.81**	$5.50	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$1,302.19	**$1,316.09**	$13.90	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$1,056.39	**$1,067.66**	$11.27	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$1,424.83	**$1,440.04**	$15.21	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,030.62	**$1,041.62**	$11.00	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$1,452.14	**$1,467.64**	$15.50	1.1%	7/1/2014	0.0%	1.1%
FORM # POS-12 - POINT OF SERVICE - ADVANTAGE A (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.87	**$3.73**	($0.14)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$9.78	**$9.43**	($0.35)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$7.93	**$7.65**	($0.28)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$10.70	**$10.31**	($0.39)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.74	**$7.46**	($0.28)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$10.91	**$10.51**	($0.40)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.68	**$3.54**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$9.30	**$8.95**	($0.35)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$7.54	**$7.26**	($0.28)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$10.18	**$9.79**	($0.39)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.36	**$7.08**	($0.28)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$10.37	**$9.98**	($0.39)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.45	**$3.32**	($0.13)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$8.72	**$8.39**	($0.33)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$7.07	**$6.81**	($0.26)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$9.54	**$9.18**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.90	**$6.64**	($0.26)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$9.72	**$9.36**	($0.36)	-3.7%	7/1/2014	0.0%	-3.7%
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$6.08	**$5.84**	($0.24)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$15.36	**$14.76**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$12.46	**$11.97**	($0.49)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$16.81	**$16.15**	($0.66)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.16	**$11.68**	($0.48)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$17.13	**$16.46**	($0.67)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.87	**$5.65**	($0.22)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$14.83	**$14.28**	($0.55)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$12.03	**$11.58**	($0.45)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$16.23	**$15.62**	($0.61)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.74	**$11.30**	($0.44)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$16.54	**$15.92**	($0.62)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.52	**$5.31**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.95	**$13.42**	($0.53)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.32	**$10.89**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.26	**$14.68**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.04	**$10.62**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.56	**$14.96**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.60	**$6.34**	($0.26)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$16.68	**$16.02**	($0.66)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$13.53	**$13.00**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.25	**$17.53**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.20	**$12.68**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$18.60	**$17.87**	($0.73)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.37	**$6.13**	($0.24)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$16.10	**$15.49**	($0.61)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$13.06	**$12.57**	($0.49)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$17.61	**$16.95**	($0.66)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.74	**$12.26**	($0.48)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$17.95	**$17.27**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.98	**$5.75**	($0.23)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$15.11	**$14.53**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$12.26	**$11.79**	($0.47)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$16.53	**$15.90**	($0.63)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.96	**$11.50**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$16.85	**$16.20**	($0.65)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$7.24	**$6.97**	($0.27)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$18.30	**$17.61**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$14.84	**$14.29**	($0.55)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$20.02	**$19.27**	($0.75)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.48	**$13.94**	($0.54)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$20.40	**$19.64**	($0.76)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.91	**$6.65**	($0.26)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$17.46	**$16.80**	($0.66)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$14.17	**$13.63**	($0.54)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$19.11	**$18.39**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.82	**$13.30**	($0.52)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$19.47	**$18.74**	($0.73)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.52	**$6.27**	($0.25)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$16.48	**$15.84**	($0.64)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$13.37	**$12.85**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.03	**$17.34**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.04	**$12.54**	($0.50)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$18.37	**$17.67**	($0.70)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.83	**$7.54**	($0.29)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$19.79	**$19.05**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$16.05	**$15.46**	($0.59)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$21.65	**$20.85**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.66	**$15.08**	($0.58)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$22.06	**$21.25**	($0.81)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.52	**$7.24**	($0.28)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$19.00	**$18.30**	($0.70)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$15.42	**$14.84**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$20.79	**$20.02**	($0.77)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.04	**$14.48**	($0.56)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$21.19	**$20.40**	($0.79)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.11	**$6.84**	($0.27)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$17.97	**$17.28**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$14.58	**$14.02**	($0.56)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$19.66	**$18.91**	($0.75)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.22	**$13.68**	($0.54)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$20.04	**$19.28**	($0.76)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.52**	($0.06)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.99	**$3.84**	($0.15)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.12**	($0.12)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$3.04**	($0.12)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$4.45	**$4.28**	($0.17)	-3.8%	7/1/2014	0.0%	-3.8%
$250 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.31	**$1.26**	($0.05)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.31	**$3.18**	($0.13)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$2.69	**$2.58**	($0.11)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$3.62	**$3.48**	($0.14)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.62	**$2.52**	($0.10)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$3.69	**$3.55**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.39	**$1.33**	($0.06)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$3.51	**$3.36**	($0.15)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$2.85	**$2.73**	($0.12)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$3.84	**$3.68**	($0.16)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.78	**$2.66**	($0.12)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$3.92	**$3.75**	($0.17)	-4.3%	7/1/2014	0.0%	-4.3%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.41	**$3.28**	($0.13)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$8.62	**$8.29**	($0.33)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$6.99	**$6.72**	($0.27)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$9.43	**$9.07**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.82	**$6.56**	($0.26)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$9.61	**$9.24**	($0.37)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.23	**$3.11**	($0.12)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$8.16	**$7.86**	($0.30)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$6.62	**$6.38**	($0.24)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$8.93	**$8.60**	($0.33)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.46	**$6.22**	($0.24)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$9.10	**$8.76**	($0.34)	-3.7%	7/1/2014	0.0%	-3.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.05	**$2.93**	($0.12)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$7.71	**$7.40**	($0.31)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$6.25	**$6.01**	($0.24)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$8.43	**$8.10**	($0.33)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.10	**$5.86**	($0.24)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$8.59	**$8.26**	($0.33)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.57	**$5.36**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$14.08	**$13.54**	($0.54)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.42	**$10.99**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.40	**$14.82**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.14	**$10.72**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.70	**$15.10**	($0.60)	-3.8%	7/1/2014	0.0%	-3.8%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.29	**$5.09**	($0.20)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.37	**$12.86**	($0.51)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$10.84	**$10.43**	($0.41)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$14.63	**$14.07**	($0.56)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.58	**$10.18**	($0.40)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$14.91	**$14.34**	($0.57)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.04	**$4.86**	($0.18)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$12.74	**$12.28**	($0.46)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$10.33	**$9.96**	($0.37)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$13.94	**$13.44**	($0.50)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.08	**$9.72**	($0.36)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$14.20	**$13.70**	($0.50)	-3.5%	7/1/2014	0.0%	-3.5%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.07	**$5.83**	($0.24)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$15.34	**$14.73**	($0.61)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$12.44	**$11.95**	($0.49)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$16.78	**$16.12**	($0.66)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.14	**$11.66**	($0.48)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$17.11	**$16.43**	($0.68)	-4.0%	7/1/2014	0.0%	-4.0%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.78	**$5.57**	($0.21)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$14.61	**$14.08**	($0.53)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$11.85	**$11.42**	($0.43)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$15.98	**$15.40**	($0.58)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.56	**$11.14**	($0.42)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$16.29	**$15.70**	($0.59)	-3.6%	7/1/2014	0.0%	-3.6%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.52	**$5.31**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.95	**$13.42**	($0.53)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.32	**$10.89**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.26	**$14.68**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.04	**$10.62**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.56	**$14.96**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.60	**$6.34**	($0.26)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$16.68	**$16.02**	($0.66)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$13.53	**$13.00**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.25	**$17.53**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.20	**$12.68**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$18.60	**$17.87**	($0.73)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.37	**$6.13**	($0.24)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$16.10	**$15.49**	($0.61)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$13.06	**$12.57**	($0.49)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$17.61	**$16.95**	($0.66)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.74	**$12.26**	($0.48)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$17.95	**$17.27**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$5.98	**$5.75**	($0.23)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$15.11	**$14.53**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$12.26	**$11.79**	($0.47)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$16.53	**$15.90**	($0.63)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.96	**$11.50**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$16.85	**$16.20**	($0.65)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.31	**$7.04**	($0.27)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$18.47	**$17.79**	($0.68)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$14.99	**$14.43**	($0.56)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$20.21	**$19.47**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.62	**$14.08**	($0.54)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$20.60	**$19.84**	($0.76)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.98	**$6.72**	($0.26)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$17.64	**$16.98**	($0.66)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$14.31	**$13.78**	($0.53)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$19.30	**$18.58**	($0.72)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.96	**$13.44**	($0.52)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$19.67	**$18.94**	($0.73)	-3.7%	7/1/2014	0.0%	-3.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.63	**$6.37**	($0.26)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$16.75	**$16.10**	($0.65)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$13.59	**$13.06**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.33	**$17.61**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.26	**$12.74**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$18.68	**$17.95**	($0.73)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.11	**$1.07**	($0.04)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$2.80	**$2.70**	($0.10)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.28	**$2.19**	($0.09)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$3.07	**$2.96**	($0.11)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.22	**$2.14**	($0.08)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$3.13	**$3.02**	($0.11)	-3.5%	7/1/2014	0.0%	-3.5%
$250 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.07	**$1.03**	($0.04)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.70	**$2.60**	($0.10)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.19	**$2.11**	($0.08)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.96	**$2.85**	($0.11)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.14	**$2.06**	($0.08)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.02	**$2.90**	($0.12)	-4.0%	7/1/2014	0.0%	-4.0%
$500 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.01	**$0.98**	($0.03)	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$2.55	**$2.48**	($0.07)	-2.7%	7/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$2.07	**$2.01**	($0.06)	-2.9%	7/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$2.79	**$2.71**	($0.08)	-2.9%	7/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.02	**$1.96**	($0.06)	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$2.85	**$2.76**	($0.09)	-3.2%	7/1/2014	0.0%	-3.2%
FORM # POS-12 - POINT OF SERVICE - ADVANTAGE B (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.60	**$6.34**	($0.26)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$16.68	**$16.02**	($0.66)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$13.53	**$13.00**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.25	**$17.53**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.20	**$12.68**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$18.60	**$17.87**	($0.73)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.34	**$6.11**	($0.23)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$16.02	**$15.44**	($0.58)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$13.00	**$12.53**	($0.47)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$17.53	**$16.89**	($0.64)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.68	**$12.22**	($0.46)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$17.87	**$17.22**	($0.65)	-3.6%	7/1/2014	0.0%	-3.6%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.97	**$5.74**	($0.23)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$15.09	**$14.50**	($0.59)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$12.24	**$11.77**	($0.47)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$16.51	**$15.87**	($0.64)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.94	**$11.48**	($0.46)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$16.82	**$16.18**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$9.32	**$8.97**	($0.35)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$23.55	**$22.67**	($0.88)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$19.11	**$18.39**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$25.77	**$24.80**	($0.97)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.64	**$17.94**	($0.70)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$26.26	**$25.28**	($0.98)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.91	**$8.57**	($0.34)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$22.52	**$21.66**	($0.86)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$18.27	**$17.57**	($0.70)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$24.64	**$23.70**	($0.94)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.82	**$17.14**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$25.11	**$24.15**	($0.96)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.41	**$8.09**	($0.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$21.25	**$20.44**	($0.81)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$17.24	**$16.58**	($0.66)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$23.25	**$22.37**	($0.88)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.82	**$16.18**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$23.70	**$22.80**	($0.90)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.83	**$9.46**	($0.37)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$24.84	**$23.91**	($0.93)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$20.15	**$19.39**	($0.76)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$27.18	**$26.16**	($1.02)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.66	**$18.92**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$27.70	**$26.66**	($1.04)	-3.8%	7/1/2014	0.0%	-3.8%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.40	**$9.04**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$23.75	**$22.84**	($0.91)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$19.27	**$18.53**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$25.99	**$25.00**	($0.99)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.80	**$18.08**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$26.49	**$25.47**	($1.02)	-3.9%	7/1/2014	0.0%	-3.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.95	**$8.60**	($0.35)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$22.62	**$21.73**	($0.89)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$18.35	**$17.63**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$24.75	**$23.78**	($0.97)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.90	**$17.20**	($0.70)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$25.22	**$24.23**	($0.99)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.48	**$10.09**	($0.39)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$26.48	**$25.50**	($0.98)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$21.48	**$20.68**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$28.98	**$27.90**	($1.08)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.96	**$20.18**	($0.78)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$29.53	**$28.43**	($1.10)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.09	**$9.71**	($0.38)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$25.50	**$24.54**	($0.96)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$20.68	**$19.91**	($0.77)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$27.90	**$26.85**	($1.05)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.18	**$19.42**	($0.76)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$28.43	**$27.36**	($1.07)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.52	**$9.16**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$24.06	**$23.15**	($0.91)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$19.52	**$18.78**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$26.32	**$25.33**	($0.99)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.04	**$18.32**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$26.83	**$25.81**	($1.02)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$11.18	**$10.75**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$28.25	**$27.17**	($1.08)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$22.92	**$22.04**	($0.88)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$30.91	**$29.72**	($1.19)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.36	**$21.50**	($0.86)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$31.51	**$30.29**	($1.22)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.71	**$10.31**	($0.40)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$27.06	**$26.05**	($1.01)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$21.96	**$21.14**	($0.82)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$29.61	**$28.51**	($1.10)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.42	**$20.62**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$30.18	**$29.05**	($1.13)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.16	**$9.78**	($0.38)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$25.67	**$24.71**	($0.96)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$20.83	**$20.05**	($0.78)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$28.09	**$27.04**	($1.05)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.32	**$19.56**	($0.76)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$28.63	**$27.56**	($1.07)	-3.7%	7/1/2014	0.0%	-3.7%
$100 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$2.05	**$1.97**	($0.08)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$5.18	**$4.98**	($0.20)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$4.20	**$4.04**	($0.16)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$5.67	**$5.45**	($0.22)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.10	**$3.94**	($0.16)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$5.78	**$5.55**	($0.23)	-4.0%	7/1/2014	0.0%	-4.0%
$250 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.95	**$1.87**	($0.08)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$4.93	**$4.73**	($0.20)	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$4.00	**$3.83**	($0.17)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$5.39	**$5.17**	($0.22)	-4.1%	7/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.90	**$3.74**	($0.16)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$5.50	**$5.27**	($0.23)	-4.2%	7/1/2014	0.0%	-4.2%
$500 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.91	**$1.83**	($0.08)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$4.83	**$4.62**	($0.21)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$3.92	**$3.75**	($0.17)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$5.28	**$5.06**	($0.22)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.82	**$3.66**	($0.16)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$5.38	**$5.16**	($0.22)	-4.1%	7/1/2014	0.0%	-4.1%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.00	**$5.77**	($0.23)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$15.16	**$14.58**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$12.30	**$11.83**	($0.47)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$16.59	**$15.95**	($0.64)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.00	**$11.54**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$16.91	**$16.26**	($0.65)	-3.8%	7/1/2014	0.0%	-3.8%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.77	**$5.56**	($0.21)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$14.58	**$14.05**	($0.53)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$11.83	**$11.40**	($0.43)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$15.95	**$15.37**	($0.58)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.54	**$11.12**	($0.42)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$16.26	**$15.67**	($0.59)	-3.6%	7/1/2014	0.0%	-3.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.46	**$5.25**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.80	**$13.27**	($0.53)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.19	**$10.76**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.10	**$14.52**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.92	**$10.50**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.39	**$14.79**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.63	**$8.31**	($0.32)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$21.81	**$21.00**	($0.81)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$17.69	**$17.04**	($0.65)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$23.86	**$22.98**	($0.88)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.26	**$16.62**	($0.64)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$24.32	**$23.42**	($0.90)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.32	**$8.00**	($0.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$21.02	**$20.22**	($0.80)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$17.06	**$16.40**	($0.66)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$23.00	**$22.12**	($0.88)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.64	**$16.00**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$23.45	**$22.54**	($0.91)	-3.9%	7/1/2014	0.0%	-3.9%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$7.83	**$7.54**	($0.29)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$19.79	**$19.05**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$16.05	**$15.46**	($0.59)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$21.65	**$20.85**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.66	**$15.08**	($0.58)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$22.06	**$21.25**	($0.81)	-3.7%	7/1/2014	0.0%	-3.7%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.22	**$8.88**	($0.34)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$23.30	**$22.44**	($0.86)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$18.90	**$18.20**	($0.70)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$25.49	**$24.55**	($0.94)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.44	**$17.76**	($0.68)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$25.98	**$25.02**	($0.96)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.84	**$8.50**	($0.34)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$22.34	**$21.48**	($0.86)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$18.12	**$17.43**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$24.44	**$23.50**	($0.94)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.68	**$17.00**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$24.91	**$23.95**	($0.96)	-3.9%	7/1/2014	0.0%	-3.9%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.40	**$8.08**	($0.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$21.23	**$20.42**	($0.81)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$17.22	**$16.56**	($0.66)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$23.23	**$22.34**	($0.89)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.80	**$16.16**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$23.67	**$22.77**	($0.90)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.76	**$9.40**	($0.36)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$24.66	**$23.75**	($0.91)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$20.01	**$19.27**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$26.99	**$25.99**	($1.00)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.52	**$18.80**	($0.72)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$27.50	**$26.49**	($1.01)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.39	**$9.03**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$23.73	**$22.82**	($0.91)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$19.25	**$18.51**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$25.96	**$24.97**	($0.99)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.78	**$18.06**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$26.46	**$25.45**	($1.01)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$8.95	**$8.60**	($0.35)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$22.62	**$21.73**	($0.89)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$18.35	**$17.63**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$24.75	**$23.78**	($0.97)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.90	**$17.20**	($0.70)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$25.22	**$24.23**	($0.99)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.49	**$10.10**	($0.39)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$26.51	**$25.52**	($0.99)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$21.50	**$20.71**	($0.79)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$29.00	**$27.93**	($1.07)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.98	**$20.20**	($0.78)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$29.56	**$28.46**	($1.10)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.10	**$9.72**	($0.38)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$25.52	**$24.56**	($0.96)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$20.71	**$19.93**	($0.78)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$27.93	**$26.88**	($1.05)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.20	**$19.44**	($0.76)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$28.46	**$27.39**	($1.07)	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.61	**$9.25**	($0.36)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$24.28	**$23.37**	($0.91)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$19.70	**$18.96**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$26.57	**$25.58**	($0.99)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.22	**$18.50**	($0.72)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$27.08	**$26.07**	($1.01)	-3.7%	7/1/2014	0.0%	-3.7%
$100 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.63	**$1.58**	($0.05)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$4.12	**$3.99**	($0.13)	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$3.34	**$3.24**	($0.10)	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$4.51	**$4.37**	($0.14)	-3.1%	7/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.26	**$3.16**	($0.10)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$4.59	**$4.45**	($0.14)	-3.1%	7/1/2014	0.0%	-3.1%
$250 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.52**	($0.06)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.99	**$3.84**	($0.15)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.12**	($0.12)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$3.04**	($0.12)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$4.45	**$4.28**	($0.17)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.46	**$1.40**	($0.06)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$3.69	**$3.54**	($0.15)	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$2.99	**$2.87**	($0.12)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$4.04	**$3.87**	($0.17)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.92	**$2.80**	($0.12)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$4.11	**$3.95**	($0.16)	-3.9%	7/1/2014	0.0%	-3.9%
FORM # HNPOS-2 & HNPOS-3 & CB34 - HMO 100 - POINT OF SERVICE (OON DED ($/F) / COIN / OOP MAX ($/F))							
$250/$500 // 20% // $1000/$2500							
SINGLE 2, 3, & 4 TIER RATES	$31.93	**$32.27**	$0.34	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$80.69	**$81.55**	$0.86	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$65.46	**$66.15**	$0.69	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$88.29	**$89.23**	$0.94	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$63.86	**$64.54**	$0.68	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$89.98	**$90.94**	$0.96	1.1%	7/1/2014	0.0%	1.1%
$250/$500 // 20% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$23.41	**$23.66**	$0.25	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$59.16	**$59.79**	$0.63	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$47.99	**$48.50**	$0.51	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$64.73	**$65.42**	$0.69	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.82	**$47.32**	$0.50	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$65.97	**$66.67**	$0.70	1.1%	7/1/2014	0.0%	1.1%
$500/$1000 // 30% // $2500/$7500							
SINGLE 2, 3, & 4 TIER RATES	$23.71	**$23.96**	$0.25	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$59.92	**$60.55**	$0.63	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$48.61	**$49.12**	$0.51	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	$65.56	**$66.25**	$0.69	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.42	**$47.92**	$0.50	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$66.81	**$67.52**	$0.71	1.1%	7/1/2014	0.0%	1.1%
$500/$1000 // 30% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$13.59	**$13.73**	$0.14	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$34.34	**$34.70**	$0.36	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	$27.86	**$28.15**	$0.29	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	$37.58	**$37.96**	$0.38	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$27.18	**$27.46**	$0.28	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$38.30	**$38.69**	$0.39	1.0%	7/1/2014	0.0%	1.0%
$1000/$2000 // 30% // $5000/$15000							
SINGLE 2, 3, & 4 TIER RATES	$16.26	**$16.44**	$0.18	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$41.09	**$41.54**	$0.45	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$33.33	**$33.70**	$0.37	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$44.96	**$45.46**	$0.50	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$32.52	**$32.88**	$0.36	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$45.82	**$46.33**	$0.51	1.1%	7/1/2014	0.0%	1.1%
$1000/$2000 // 30% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.49	**$9.58**	$0.09	0.9%	7/1/2014	0.0%	0.9%
FAMILY 2 TIER RATES	$23.98	**$24.21**	$0.23	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	$19.45	**$19.64**	$0.19	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	$26.24	**$26.49**	$0.25	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.98	**$19.16**	$0.18	0.9%	7/1/2014	0.0%	0.9%
FAMILY 4 TIER RATES	$26.74	**$27.00**	$0.26	1.0%	7/1/2014	0.0%	1.0%
Form # BH1R4N0057 - Added Benefits Rider							
SINGLE 2, 3, & 4 TIER RATES	$17.58	**$16.92**	($0.66)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$44.42	**$42.76**	($1.66)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$36.04	**$34.69**	($1.35)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$48.61	**$46.78**	($1.83)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.16	**$33.84**	($1.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$49.54	**$47.68**	($1.86)	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CB186, LS1G4N0004 - DEPENDENTS & STUDENTS TO THE END OF YEAR							
TWO TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
THREE TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
FOUR TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
FORM # BH1E4N0060 (Rate Reduction)							
Sponsored Dependent	1.1500	**1.1500**	0.0000	0.0%	7/1/2014	0.0%	0.0%
FORM # CH1A4N0062							
dependent/student to the end of year	1.0017	**1.0017**	0.0000	0.0%	7/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.0000	0.0%	7/1/2014	0.0%	0.0%
Forms BH1R4N0049 and LH1R4N0052 (new copays for CB-251 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($7.90)	**($7.60)**	$0.30	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($19.96)	**($19.21)**	$0.75	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($16.20)	**($15.58)**	$0.62	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($21.84)	**($21.01)**	$0.83	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($15.80)	**($15.20)**	$0.60	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($22.26)	**($21.42)**	$0.84	-3.8%	7/1/2014	0.0%	-3.8%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.05)	**($2.93)**	$0.12	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($7.71)	**($7.40)**	$0.31	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($6.25)	**($6.01)**	$0.24	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($8.43)	**($8.10)**	$0.33	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.10)	**($5.86)**	$0.24	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($8.59)	**($8.26)**	$0.33	-3.8%	7/1/2014	0.0%	-3.8%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.27)	**($2.19)**	$0.08	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($5.74)	**($5.53)**	$0.21	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($4.65)	**($4.49)**	$0.16	-3.4%	7/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($6.28)	**($6.06)**	$0.22	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.54)	**($4.38)**	$0.16	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($6.40)	**($6.17)**	$0.23	-3.6%	7/1/2014	0.0%	-3.6%
Pre-hospital ems (Ambulance) at $100 copay from $0 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.40)**	$0.01	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.04)	**($1.01)**	$0.03	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($1.13)	**($1.11)**	$0.02	-1.8%	7/1/2014	0.0%	-1.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	7/1/2014	0.0%	-2.6%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.32)	**($0.32)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.81)	**($0.81)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.88)	**($0.88)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.64)	**($0.64)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.90)	**($0.90)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.25)	**($0.24)**	$0.01	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($0.63)	**($0.61)**	$0.02	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($0.51)	**($0.49)**	$0.02	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($0.69)	**($0.66)**	$0.03	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.50)	**($0.48)**	$0.02	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($0.70)	**($0.68)**	$0.02	-2.9%	7/1/2014	0.0%	-2.9%
Form CH1R4N0054 - new copays for HMO 100 product							
from $20/$20 OV copay to $25/$25 & $10/$40 OV copay							
SINGLE 2, 3, & 4 TIER RATES	($7.45)	**($7.53)**	($0.08)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	($18.83)	**($19.03)**	($0.20)	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	($15.27)	**($15.44)**	($0.17)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	($20.60)	**($20.82)**	($0.22)	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.90)	**($15.06)**	($0.16)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	($20.99)	**($21.22)**	($0.23)	1.1%	7/1/2014	0.0%	1.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.58)	**($2.61)**	($0.03)	1.2%	7/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	($6.52)	**($6.60)**	($0.08)	1.2%	7/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	($5.29)	**($5.35)**	($0.06)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	($7.13)	**($7.22)**	($0.09)	1.3%	7/1/2014	0.0%	1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.16)	**($5.22)**	($0.06)	1.2%	7/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	($7.27)	**($7.35)**	($0.08)	1.1%	7/1/2014	0.0%	1.1%
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.19)	**($0.18)**	$0.01	-5.3%	7/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.48)	**($0.45)**	$0.03	-6.2%	7/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	7/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($0.53)	**($0.50)**	$0.03	-5.7%	7/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	7/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($0.54)	**($0.51)**	$0.03	-5.6%	7/1/2014	0.0%	-5.6%
OV copay at $10/$30 or $0/$40 from $20/$20 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$20/$40 OV copay from $25/$25 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	($1.03)	**($1.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($2.60)	**($2.60)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($2.11)	**($2.11)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($2.85)	**($2.85)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.06)	**($2.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($2.90)	**($2.90)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$25/$40 OV copay from $25/$25 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	($5.14)	**($5.19)**	($0.05)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($12.99)	**($13.12)**	($0.13)	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	($10.54)	**($10.64)**	($0.10)	0.9%	7/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	($14.21)	**($14.35)**	($0.14)	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.28)	**($10.38)**	($0.10)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($14.48)	**($14.63)**	($0.15)	1.0%	7/1/2014	0.0%	1.0%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.33	**$0.33**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.83	**$0.83**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.68	**$0.68**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.91	**$0.91**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.66	**$0.66**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.93	**$0.93**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.60	**$0.57**	($0.03)	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	$1.52	**$1.44**	($0.08)	-5.3%	7/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	$1.23	**$1.17**	($0.06)	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	$1.66	**$1.58**	($0.08)	-4.8%	7/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.20	**$1.14**	($0.06)	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	$1.69	**$1.61**	($0.08)	-4.7%	7/1/2014	0.0%	-4.7%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.60	**$0.57**	($0.03)	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	$1.52	**$1.44**	($0.08)	-5.3%	7/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	$1.23	**$1.17**	($0.06)	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	$1.66	**$1.58**	($0.08)	-4.8%	7/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.20	**$1.14**	($0.06)	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	$1.69	**$1.61**	($0.08)	-4.7%	7/1/2014	0.0%	-4.7%
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.86	**$0.82**	($0.04)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	$2.17	**$2.07**	($0.10)	-4.6%	7/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$1.76	**$1.68**	($0.08)	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	$2.38	**$2.27**	($0.11)	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.72	**$1.64**	($0.08)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	$2.42	**$2.31**	($0.11)	-4.5%	7/1/2014	0.0%	-4.5%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.95	**$0.92**	($0.03)	-3.2%	7/1/2014	0.0%	-3.2%
FAMILY 2 TIER RATES	$2.40	**$2.32**	($0.08)	-3.3%	7/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	$1.95	**$1.89**	($0.06)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$2.63	**$2.54**	($0.09)	-3.4%	7/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.90	**$1.84**	($0.06)	-3.2%	7/1/2014	0.0%	-3.2%
FAMILY 4 TIER RATES	$2.68	**$2.59**	($0.09)	-3.4%	7/1/2014	0.0%	-3.4%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.44	**$1.38**	($0.06)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$3.64	**$3.49**	($0.15)	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$2.95	**$2.83**	($0.12)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$3.98	**$3.82**	($0.16)	-4.0%	7/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.88	**$2.76**	($0.12)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$4.06	**$3.89**	($0.17)	-4.2%	7/1/2014	0.0%	-4.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.82	**$1.75**	($0.07)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$4.60	**$4.42**	($0.18)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$3.73	**$3.59**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$5.03	**$4.84**	($0.19)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.64	**$3.50**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$5.13	**$4.93**	($0.20)	-3.9%	7/1/2014	0.0%	-3.9%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.99	**$1.90**	($0.09)	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$5.03	**$4.80**	($0.23)	-4.6%	7/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$4.08	**$3.90**	($0.18)	-4.4%	7/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$5.50	**$5.25**	($0.25)	-4.5%	7/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.98	**$3.80**	($0.18)	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$5.61	**$5.35**	($0.26)	-4.6%	7/1/2014	0.0%	-4.6%
Form #CH1A4N0124: Catastrophic Coverage only - HMO 100 Products - HMO							
Remove 10% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($12.19)	**($12.32)**	($0.13)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	($30.80)	**($31.13)**	($0.33)	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	($24.99)	**($25.26)**	($0.27)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	($33.71)	**($34.06)**	($0.35)	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($24.38)	**($24.64)**	($0.26)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	($34.35)	**($34.72)**	($0.37)	1.1%	7/1/2014	0.0%	1.1%
Remove 20% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($11.63)	**($11.75)**	($0.12)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($29.39)	**($29.69)**	($0.30)	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	($23.84)	**($24.09)**	($0.25)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	($32.16)	**($32.49)**	($0.33)	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($23.26)	**($23.50)**	($0.24)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($32.77)	**($33.11)**	($0.34)	1.0%	7/1/2014	0.0%	1.0%
Form #CS1A4N0125: Catastrophic Coverage only - HMO 100 Products - POS							
Remove 30% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($1.17)	**($1.19)**	($0.02)	1.7%	7/1/2014	0.0%	1.7%
FAMILY 2 TIER RATES	($2.96)	**($3.01)**	($0.05)	1.7%	7/1/2014	0.0%	1.7%
TWO PERSON 3 & 4 TIER RATES	($2.40)	**($2.44)**	($0.04)	1.7%	7/1/2014	0.0%	1.7%
FAMILY 3 TIER RATES	($3.24)	**($3.29)**	($0.05)	1.5%	7/1/2014	0.0%	1.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.34)	**($2.38)**	($0.04)	1.7%	7/1/2014	0.0%	1.7%
FAMILY 4 TIER RATES	($3.30)	**($3.35)**	($0.05)	1.5%	7/1/2014	0.0%	1.5%
Remove 40% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($1.03)	**($1.04)**	($0.01)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($2.60)	**($2.63)**	($0.03)	1.2%	7/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	($2.11)	**($2.13)**	($0.02)	0.9%	7/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	($2.85)	**($2.88)**	($0.03)	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.06)	**($2.08)**	($0.02)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($2.90)	**($2.93)**	($0.03)	1.0%	7/1/2014	0.0%	1.0%
Form #CS1R4N0122 - OON Ded/Coin/OOP max for HMO 100							
$250/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$13.03	**$13.17**	$0.14	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$32.93	**$33.28**	$0.35	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$26.71	**$27.00**	$0.29	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$36.03	**$36.42**	$0.39	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$26.06	**$26.34**	$0.28	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$36.72	**$37.11**	$0.39	1.1%	7/1/2014	0.0%	1.1%
$250/30%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$12.30	**$12.42**	$0.12	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$31.08	**$31.39**	$0.31	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	$25.22	**$25.46**	$0.24	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	$34.01	**$34.34**	$0.33	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.60	**$24.84**	$0.24	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$34.66	**$35.00**	$0.34	1.0%	7/1/2014	0.0%	1.0%
$250/30%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$11.14	**$11.26**	$0.12	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$28.15	**$28.45**	$0.30	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$22.84	**$23.08**	$0.24	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$30.80	**$31.13**	$0.33	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.28	**$22.52**	$0.24	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$31.39	**$31.73**	$0.34	1.1%	7/1/2014	0.0%	1.1%
$250/40%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.36	**$12.50**	$0.14	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$31.23	**$31.59**	$0.36	1.2%	7/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	$25.34	**$25.63**	$0.29	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$34.18	**$34.56**	$0.38	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.72	**$25.00**	$0.28	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$34.83	**$35.23**	$0.40	1.1%	7/1/2014	0.0%	1.1%
$250/40%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.44	**$11.56**	$0.12	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$28.91	**$29.21**	$0.30	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	$23.45	**$23.70**	$0.25	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$31.63	**$31.96**	$0.33	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.88	**$23.12**	$0.24	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$32.24	**$32.58**	$0.34	1.1%	7/1/2014	0.0%	1.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$250/40%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.52	**$9.61**	$0.09	0.9%	7/1/2014	0.0%	0.9%
FAMILY 2 TIER RATES	$24.06	**$24.28**	$0.22	0.9%	7/1/2014	0.0%	0.9%
TWO PERSON 3 & 4 TIER RATES	$19.52	**$19.70**	$0.18	0.9%	7/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	$26.32	**$26.57**	$0.25	0.9%	7/1/2014	0.0%	0.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.04	**$19.22**	$0.18	0.9%	7/1/2014	0.0%	0.9%
FAMILY 4 TIER RATES	$26.83	**$27.08**	$0.25	0.9%	7/1/2014	0.0%	0.9%
$500/40%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.04	**$12.17**	$0.13	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$30.43	**$30.75**	$0.32	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$24.68	**$24.95**	$0.27	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$33.29	**$33.65**	$0.36	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.08	**$24.34**	$0.26	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$33.93	**$34.30**	$0.37	1.1%	7/1/2014	0.0%	1.1%
$500/40%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.02	**$11.14**	$0.12	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$27.85	**$28.15**	$0.30	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$22.59	**$22.84**	$0.25	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$30.47	**$30.80**	$0.33	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.04	**$22.28**	$0.24	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$31.05	**$31.39**	$0.34	1.1%	7/1/2014	0.0%	1.1%
$500/40%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.15	**$9.26**	$0.11	1.2%	7/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	$23.12	**$23.40**	$0.28	1.2%	7/1/2014	0.0%	1.2%
TWO PERSON 3 & 4 TIER RATES	$18.76	**$18.98**	$0.22	1.2%	7/1/2014	0.0%	1.2%
FAMILY 3 TIER RATES	$25.30	**$25.60**	$0.30	1.2%	7/1/2014	0.0%	1.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.30	**$18.52**	$0.22	1.2%	7/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	$25.78	**$26.09**	$0.31	1.2%	7/1/2014	0.0%	1.2%
$500/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.52	**$12.65**	$0.13	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$31.64	**$31.97**	$0.33	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	$25.67	**$25.93**	$0.26	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	$34.62	**$34.98**	$0.36	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.04	**$25.30**	$0.26	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$35.28	**$35.65**	$0.37	1.0%	7/1/2014	0.0%	1.0%
$500/30%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.86	**$11.99**	$0.13	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$29.97	**$30.30**	$0.33	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$24.31	**$24.58**	$0.27	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$32.79	**$33.15**	$0.36	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.72	**$23.98**	$0.26	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$33.42	**$33.79**	$0.37	1.1%	7/1/2014	0.0%	1.1%
$500/30%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$10.63	**$10.74**	$0.11	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	$26.86	**$27.14**	$0.28	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	$21.79	**$22.02**	$0.23	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$29.39	**$29.70**	$0.31	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.26	**$21.48**	$0.22	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	$29.96	**$30.27**	$0.31	1.0%	7/1/2014	0.0%	1.0%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$58.13	**$58.75**	$0.62	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$146.89	**$148.46**	$1.57	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$119.17	**$120.44**	$1.27	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$160.73	**$162.44**	$1.71	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$116.26	**$117.50**	$1.24	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$163.81	**$165.56**	$1.75	1.1%	7/1/2014	0.0%	1.1%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$56.85	**$57.46**	$0.61	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	$143.66	**$145.20**	$1.54	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$116.54	**$117.79**	$1.25	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	$157.19	**$158.88**	$1.69	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$113.70	**$114.92**	$1.22	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	$160.20	**$161.92**	$1.72	1.1%	7/1/2014	0.0%	1.1%
Form #CH1R4N0054_0504 - Riders for HMO 100 Products							
Office Visit from $20/$20 to $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($10.43)	**($10.54)**	($0.11)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 2 TIER RATES	($26.36)	**($26.63)**	($0.27)	1.0%	7/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	($21.38)	**($21.61)**	($0.23)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 3 TIER RATES	($28.84)	**($29.14)**	($0.30)	1.0%	7/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($20.86)	**($21.08)**	($0.22)	1.1%	7/1/2014	0.0%	1.1%
FAMILY 4 TIER RATES	($29.39)	**($29.70)**	($0.31)	1.1%	7/1/2014	0.0%	1.1%
Emergency Room from $50 to $75							
SINGLE 2, 3, & 4 TIER RATES	($1.46)	**($1.47)**	($0.01)	0.7%	7/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	($3.69)	**($3.71)**	($0.02)	0.5%	7/1/2014	0.0%	0.5%
TWO PERSON 3 & 4 TIER RATES	($2.99)	**($3.01)**	($0.02)	0.7%	7/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	($4.04)	**($4.06)**	($0.02)	0.5%	7/1/2014	0.0%	0.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.92)	**($2.94)**	($0.02)	0.7%	7/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	($4.11)	**($4.14)**	($0.03)	0.7%	7/1/2014	0.0%	0.7%

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Ambulance from $50 to $75							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.25)	**($0.25)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.21)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.28)	**($0.28)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.20)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.28)	**($0.28)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Urgent Care from $20 to $30							
SINGLE 2, 3, & 4 TIER RATES	($0.15)	**($0.14)**	$0.01	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($0.38)	**($0.35)**	$0.03	-7.9%	7/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($0.31)	**($0.29)**	$0.02	-6.5%	7/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	7/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	7/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($0.42)	**($0.39)**	$0.03	-7.1%	7/1/2014	0.0%	-7.1%
Urgent Care from $20 to $40							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.43)**	($0.01)	2.4%	7/1/2014	0.0%	2.4%
FAMILY 2 TIER RATES	($1.06)	**($1.09)**	($0.03)	2.8%	7/1/2014	0.0%	2.8%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.88)**	($0.02)	2.3%	7/1/2014	0.0%	2.3%
FAMILY 3 TIER RATES	($1.16)	**($1.19)**	($0.03)	2.6%	7/1/2014	0.0%	2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.86)**	($0.02)	2.4%	7/1/2014	0.0%	2.4%
FAMILY 4 TIER RATES	($1.18)	**($1.21)**	($0.03)	2.5%	7/1/2014	0.0%	2.5%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
HMO 100 - $500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$8.21	**$7.90**	($0.31)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$20.75	**$19.96**	($0.79)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$16.83	**$16.20**	($0.63)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$22.70	**$21.84**	($0.86)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.42	**$15.80**	($0.62)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$23.14	**$22.26**	($0.88)	-3.8%	7/1/2014	0.0%	-3.8%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
HMO 100 - $500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$7.62	**$7.34**	($0.28)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$19.26	**$18.55**	($0.71)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$15.62	**$15.05**	($0.57)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$21.07	**$20.30**	($0.77)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.24	**$14.68**	($0.56)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$21.47	**$20.68**	($0.79)	-3.7%	7/1/2014	0.0%	-3.7%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($4.12)	**($3.96)**	$0.16	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($10.41)	**($10.01)**	$0.40	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($8.45)	**($8.12)**	$0.33	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($11.39)	**($10.95)**	$0.44	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.24)	**($7.92)**	$0.32	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($11.61)	**($11.16)**	$0.45	-3.9%	7/1/2014	0.0%	-3.9%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($2.20)	**($2.12)**	$0.08	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($5.56)	**($5.36)**	$0.20	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($4.51)	**($4.35)**	$0.16	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($6.08)	**($5.86)**	$0.22	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.40)	**($4.24)**	$0.16	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($6.20)	**($5.97)**	$0.23	-3.7%	7/1/2014	0.0%	-3.7%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.42)**	$0.01	-2.3%	7/1/2014	0.0%	-2.3%
FAMILY 2 TIER RATES	($1.09)	**($1.06)**	$0.03	-2.8%	7/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.86)**	$0.02	-2.3%	7/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	($1.19)	**($1.16)**	$0.03	-2.5%	7/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.84)**	$0.02	-2.3%	7/1/2014	0.0%	-2.3%
FAMILY 4 TIER RATES	($1.21)	**($1.18)**	$0.03	-2.5%	7/1/2014	0.0%	-2.5%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($10.34)	**($9.95)**	$0.39	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($26.13)	**($25.14)**	$0.99	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($21.20)	**($20.40)**	$0.80	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($28.59)	**($27.51)**	$1.08	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($20.68)	**($19.90)**	$0.78	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($29.14)	**($28.04)**	$1.10	-3.8%	7/1/2014	0.0%	-3.8%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($9.60)	**($9.24)**	$0.36	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($24.26)	**($23.35)**	$0.91	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($19.68)	**($18.94)**	$0.74	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($26.54)	**($25.55)**	$0.99	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($19.20)	**($18.48)**	$0.72	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($27.05)	**($26.04)**	$1.01	-3.7%	7/1/2014	0.0%	-3.7%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($8.79)	**($8.46)**	$0.33	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($22.21)	**($21.38)**	$0.83	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($18.02)	**($17.34)**	$0.68	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($24.30)	**($23.39)**	$0.91	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($17.58)	**($16.92)**	$0.66	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($24.77)	**($23.84)**	$0.93	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($1.12)	**($1.08)**	$0.04	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($2.83)	**($2.73)**	$0.10	-3.5%	7/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	($2.30)	**($2.21)**	$0.09	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($3.10)	**($2.99)**	$0.11	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.24)	**($2.16)**	$0.08	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($3.16)	**($3.04)**	$0.12	-3.8%	7/1/2014	0.0%	-3.8%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($1.07)	**($1.03)**	$0.04	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($2.70)	**($2.60)**	$0.10	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($2.19)	**($2.11)**	$0.08	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($2.96)	**($2.85)**	$0.11	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.14)	**($2.06)**	$0.08	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($3.02)	**($2.90)**	$0.12	-4.0%	7/1/2014	0.0%	-4.0%
Form LH1R4S018S - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: CS1R4N0122 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 100 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$7.83	**$7.54**	($0.29)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$19.79	**$19.05**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$16.05	**$15.46**	($0.59)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$21.65	**$20.85**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.66	**$15.08**	($0.58)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$22.06	**$21.25**	($0.81)	-3.7%	7/1/2014	0.0%	-3.7%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$1.80	**$1.73**	($0.07)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$4.55	**$4.37**	($0.18)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$3.69	**$3.55**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$4.98	**$4.78**	($0.20)	-4.0%	7/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.60	**$3.46**	($0.14)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$5.07	**$4.88**	($0.19)	-3.7%	7/1/2014	0.0%	-3.7%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$0.89	**$0.87**	($0.02)	-2.2%	7/1/2014	0.0%	-2.2%
FAMILY 2 TIER RATES	$2.25	**$2.20**	($0.05)	-2.2%	7/1/2014	0.0%	-2.2%
TWO PERSON 3 & 4 TIER RATES	$1.82	**$1.78**	($0.04)	-2.2%	7/1/2014	0.0%	-2.2%
FAMILY 3 TIER RATES	$2.46	**$2.41**	($0.05)	-2.0%	7/1/2014	0.0%	-2.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.78	**$1.74**	($0.04)	-2.2%	7/1/2014	0.0%	-2.2%
FAMILY 4 TIER RATES	$2.51	**$2.45**	($0.06)	-2.4%	7/1/2014	0.0%	-2.4%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$3.43	**$3.46**	$0.03	0.9%	7/1/2014	0.0%	0.9%
FAMILY 2 TIER RATES	$8.67	**$8.74**	$0.07	0.8%	7/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$7.03	**$7.09**	$0.06	0.9%	7/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	$9.48	**$9.57**	$0.09	0.9%	7/1/2014	0.0%	0.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.86	**$6.92**	$0.06	0.9%	7/1/2014	0.0%	0.9%
FAMILY 4 TIER RATES	$9.67	**$9.75**	$0.08	0.8%	7/1/2014	0.0%	0.8%
Form Number: CH1R4N0241 - Inpatient Hospital $1000 Copay (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($10.86)	**($10.45)**	$0.41	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($27.44)	**($26.41)**	$1.03	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($22.26)	**($21.42)**	$0.84	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($30.03)	**($28.89)**	$1.14	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($21.72)	**($20.90)**	$0.82	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($30.60)	**($29.45)**	$1.15	-3.8%	7/1/2014	0.0%	-3.8%
Form Number: CH1R4N0242 - HMO 100 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($1.94)	**($1.86)**	$0.08	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($4.90)	**($4.70)**	$0.20	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($3.98)	**($3.81)**	$0.17	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	($5.36)	**($5.14)**	$0.22	-4.1%	7/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.88)	**($3.72)**	$0.16	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($5.47)	**($5.24)**	$0.23	-4.2%	7/1/2014	0.0%	-4.2%
Form Number: CH1R4N0243 - Office visit copay $30/$50 (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($19.09)	**($19.29)**	($0.20)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($48.24)	**($48.75)**	($0.51)	1.1%	7/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	($39.13)	**($39.54)**	($0.41)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	($52.78)	**($53.34)**	($0.56)	1.1%	7/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($38.18)	**($38.58)**	($0.40)	1.0%	7/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($53.80)	**($54.36)**	($0.56)	1.0%	7/1/2014	0.0%	1.0%
Form Number: CH1R4N0243 - Emergency Room at $150 copay (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($4.33)	**($4.16)**	$0.17	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($10.94)	**($10.51)**	$0.43	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	($8.88)	**($8.53)**	$0.35	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($11.97)	**($11.50)**	$0.47	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.66)	**($8.32)**	$0.34	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($12.20)	**($11.72)**	$0.48	-3.9%	7/1/2014	0.0%	-3.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM# HNDRUG-HMO.1 & HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$1 / $1 / na							
SINGLE 2, 3, & 4 TIER RATES	$184.77	**$183.49**	($1.28)	-0.7%	7/1/2014	0.0%	-0.7%
FAMILY 2 TIER RATES	$466.94	**$463.70**	($3.24)	-0.7%	7/1/2014	0.0%	-0.7%
TWO PERSON 3 & 4 TIER RATES	$378.80	**$376.18**	($2.62)	-0.7%	7/1/2014	0.0%	-0.7%
FAMILY 3 TIER RATES	$510.92	**$507.38**	($3.54)	-0.7%	7/1/2014	0.0%	-0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$369.56	**$367.00**	($2.56)	-0.7%	7/1/2014	0.0%	-0.7%
FAMILY 4 TIER RATES	$520.72	**$517.10**	($3.62)	-0.7%	7/1/2014	0.0%	-0.7%
$3 / $3 / na							
SINGLE 2, 3, & 4 TIER RATES	$181.67	**$181.55**	($0.12)	-0.1%	7/1/2014	0.0%	-0.1%
FAMILY 2 TIER RATES	$459.10	**$458.80**	($0.30)	-0.1%	7/1/2014	0.0%	-0.1%
TWO PERSON 3 & 4 TIER RATES	$372.44	**$372.20**	($0.24)	-0.1%	7/1/2014	0.0%	-0.1%
FAMILY 3 TIER RATES	$502.34	**$502.02**	($0.32)	-0.1%	7/1/2014	0.0%	-0.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$363.36	**$363.12**	($0.24)	-0.1%	7/1/2014	0.0%	-0.1%
FAMILY 4 TIER RATES	$511.98	**$511.64**	($0.34)	-0.1%	7/1/2014	0.0%	-0.1%
$5 / $5 / na							
SINGLE 2, 3, & 4 TIER RATES	$178.84	**$179.85**	$1.01	0.6%	7/1/2014	0.0%	0.6%
FAMILY 2 TIER RATES	$451.92	**$454.50**	$2.58	0.6%	7/1/2014	0.0%	0.6%
TWO PERSON 3 & 4 TIER RATES	$366.62	**$368.72**	$2.10	0.6%	7/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	$494.50	**$497.32**	$2.82	0.6%	7/1/2014	0.0%	0.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$357.68	**$359.72**	$2.04	0.6%	7/1/2014	0.0%	0.6%
FAMILY 4 TIER RATES	$503.98	**$506.84**	$2.86	0.6%	7/1/2014	0.0%	0.6%
NO PAY THE DIFFERENCE							
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$160.95	**$158.74**	($2.21)	-1.4%	7/1/2014	0.0%	-1.4%
FAMILY 2 TIER RATES	$406.74	**$401.14**	($5.60)	-1.4%	7/1/2014	0.0%	-1.4%
TWO PERSON 3 & 4 TIER RATES	$329.96	**$325.42**	($4.54)	-1.4%	7/1/2014	0.0%	-1.4%
FAMILY 3 TIER RATES	$445.06	**$438.92**	($6.14)	-1.4%	7/1/2014	0.0%	-1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$321.92	**$317.48**	($4.44)	-1.4%	7/1/2014	0.0%	-1.4%
FAMILY 4 TIER RATES	$453.58	**$447.32**	($6.26)	-1.4%	7/1/2014	0.0%	-1.4%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$173.48	**$170.43**	($3.05)	-1.8%	7/1/2014	0.0%	-1.8%
FAMILY 2 TIER RATES	$438.38	**$430.70**	($7.68)	-1.8%	7/1/2014	0.0%	-1.8%
TWO PERSON 3 & 4 TIER RATES	$355.64	**$349.40**	($6.24)	-1.8%	7/1/2014	0.0%	-1.8%
FAMILY 3 TIER RATES	$479.68	**$471.26**	($8.42)	-1.8%	7/1/2014	0.0%	-1.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$346.96	**$340.88**	($6.08)	-1.8%	7/1/2014	0.0%	-1.8%
FAMILY 4 TIER RATES	$488.86	**$480.30**	($8.56)	-1.8%	7/1/2014	0.0%	-1.8%
$5 / $15 / $35							
SINGLE 2, 3, & 4 TIER RATES	$168.79	**$163.59**	($5.20)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$426.56	**$413.42**	($13.14)	-3.1%	7/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$346.04	**$335.38**	($10.66)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$466.74	**$452.36**	($14.38)	-3.1%	7/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$337.60	**$327.20**	($10.40)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$475.68	**$461.02**	($14.66)	-3.1%	7/1/2014	0.0%	-3.1%
$7 / $15 / $35							
SINGLE 2, 3, & 4 TIER RATES	$167.22	**$163.56**	($3.66)	-2.2%	7/1/2014	0.0%	-2.2%
FAMILY 2 TIER RATES	$422.56	**$413.32**	($9.24)	-2.2%	7/1/2014	0.0%	-2.2%
TWO PERSON 3 & 4 TIER RATES	$342.80	**$335.30**	($7.50)	-2.2%	7/1/2014	0.0%	-2.2%
FAMILY 3 TIER RATES	$462.36	**$452.24**	($10.12)	-2.2%	7/1/2014	0.0%	-2.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$334.44	**$327.12**	($7.32)	-2.2%	7/1/2014	0.0%	-2.2%
FAMILY 4 TIER RATES	$471.22	**$460.92**	($10.30)	-2.2%	7/1/2014	0.0%	-2.2%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$159.40	**$154.50**	($4.90)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$402.80	**$390.42**	($12.38)	-3.1%	7/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	$326.78	**$316.72**	($10.06)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 3 TIER RATES	$440.74	**$427.20**	($13.54)	-3.1%	7/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$318.80	**$309.00**	($9.80)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$449.18	**$435.38**	($13.80)	-3.1%	7/1/2014	0.0%	-3.1%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$7 generic only - unmanaged							
SINGLE 2, 3, & 4 TIER RATES	$75.34	**$49.68**	($25.66)	-34.1%	7/1/2014	0.0%	-34.1%
FAMILY 2 TIER RATES	$190.38	**$125.54**	($64.84)	-34.1%	7/1/2014	0.0%	-34.1%
TWO PERSON 3 & 4 TIER RATES	$154.45	**$101.84**	($52.61)	-34.1%	7/1/2014	0.0%	-34.1%
FAMILY 3 TIER RATES	$208.32	**$137.37**	($70.95)	-34.1%	7/1/2014	0.0%	-34.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$150.68	**$99.36**	($51.32)	-34.1%	7/1/2014	0.0%	-34.1%
FAMILY 4 TIER RATES	$212.31	**$140.00**	($72.31)	-34.1%	7/1/2014	0.0%	-34.1%
$10 generic only - unmanaged							
SINGLE 2, 3, & 4 TIER RATES	$71.44	**$47.83**	($23.61)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 2 TIER RATES	$180.53	**$120.87**	($59.66)	-33.0%	7/1/2014	0.0%	-33.0%
TWO PERSON 3 & 4 TIER RATES	$146.45	**$98.05**	($48.40)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 3 TIER RATES	$197.53	**$132.25**	($65.28)	-33.0%	7/1/2014	0.0%	-33.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$142.88	**$95.66**	($47.22)	-33.0%	7/1/2014	0.0%	-33.0%
FAMILY 4 TIER RATES	$201.32	**$134.78**	($66.54)	-33.1%	7/1/2014	0.0%	-33.1%
$5/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$150.41	**$148.76**	($1.65)	-1.1%	7/1/2014	0.0%	-1.1%
FAMILY 2 TIER RATES	$380.09	**$375.92**	($4.17)	-1.1%	7/1/2014	0.0%	-1.1%
TWO PERSON 3 & 4 TIER RATES	$308.34	**$304.96**	($3.38)	-1.1%	7/1/2014	0.0%	-1.1%
FAMILY 3 TIER RATES	$415.88	**$411.32**	($4.56)	-1.1%	7/1/2014	0.0%	-1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$300.82	**$297.52**	($3.30)	-1.1%	7/1/2014	0.0%	-1.1%
FAMILY 4 TIER RATES	$423.86	**$419.21**	($4.65)	-1.1%	7/1/2014	0.0%	-1.1%
$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$154.93	**$148.53**	($6.40)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$391.51	**$375.34**	($16.17)	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$317.61	**$304.49**	($13.12)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$428.38	**$410.69**	($17.69)	-4.1%	7/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$309.86	**$297.06**	($12.80)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$436.59	**$418.56**	($18.03)	-4.1%	7/1/2014	0.0%	-4.1%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$152.66	**$148.62**	($4.04)	-2.6%	7/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	$385.77	**$375.56**	($10.21)	-2.6%	7/1/2014	0.0%	-2.6%
TWO PERSON 3 & 4 TIER RATES	$312.95	**$304.67**	($8.28)	-2.6%	7/1/2014	0.0%	-2.6%
FAMILY 3 TIER RATES	$422.10	**$410.93**	($11.17)	-2.6%	7/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$305.32	**$297.24**	($8.08)	-2.6%	7/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	$430.20	**$418.81**	($11.39)	-2.6%	7/1/2014	0.0%	-2.6%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$137.23	**$130.75**	($6.48)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	$346.78	**$330.41**	($16.37)	-4.7%	7/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$281.32	**$268.04**	($13.28)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$379.44	**$361.52**	($17.92)	-4.7%	7/1/2014	0.0%	-4.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$274.46	**$261.50**	($12.96)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	$386.71	**$368.45**	($18.26)	-4.7%	7/1/2014	0.0%	-4.7%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.80**	$0.22	13.9%	7/1/2014	0.0%	13.9%
FAMILY 2 TIER RATES	$3.99	**$4.55**	$0.56	14.0%	7/1/2014	0.0%	14.0%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.69**	$0.45	13.9%	7/1/2014	0.0%	13.9%
FAMILY 3 TIER RATES	$4.37	**$4.98**	$0.61	14.0%	7/1/2014	0.0%	14.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$3.60**	$0.44	13.9%	7/1/2014	0.0%	13.9%
FAMILY 4 TIER RATES	$4.45	**$5.07**	$0.62	13.9%	7/1/2014	0.0%	13.9%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.72	**$0.82**	$0.10	13.9%	7/1/2014	0.0%	13.9%
FAMILY 2 TIER RATES	$1.82	**$2.07**	$0.25	13.7%	7/1/2014	0.0%	13.7%
TWO PERSON 3 & 4 TIER RATES	$1.48	**$1.68**	$0.20	13.5%	7/1/2014	0.0%	13.5%
FAMILY 3 TIER RATES	$1.99	**$2.27**	$0.28	14.1%	7/1/2014	0.0%	14.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.44	**$1.64**	$0.20	13.9%	7/1/2014	0.0%	13.9%
FAMILY 4 TIER RATES	$2.03	**$2.31**	$0.28	13.8%	7/1/2014	0.0%	13.8%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.43	**$0.50**	$0.07	16.3%	7/1/2014	0.0%	16.3%
FAMILY 2 TIER RATES	$1.09	**$1.26**	$0.17	15.6%	7/1/2014	0.0%	15.6%
TWO PERSON 3 & 4 TIER RATES	$0.88	**$1.03**	$0.15	17.0%	7/1/2014	0.0%	17.0%
FAMILY 3 TIER RATES	$1.19	**$1.38**	$0.19	16.0%	7/1/2014	0.0%	16.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.86	**$1.00**	$0.14	16.3%	7/1/2014	0.0%	16.3%
FAMILY 4 TIER RATES	$1.21	**$1.41**	$0.20	16.5%	7/1/2014	0.0%	16.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 months with 2.5 copays per 90 days							
SINGLE 2, 3, & 4 TIER RATES	($2.75)	**($2.65)**	$0.10	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($6.95)	**($6.70)**	$0.25	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($5.64)	**($5.43)**	$0.21	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($7.60)	**($7.33)**	$0.27	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.50)	**($5.30)**	$0.20	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($7.75)	**($7.47)**	$0.28	-3.6%	7/1/2014	0.0%	-3.6%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 months with 3 copays per 90 days							
SINGLE 2, 3, & 4 TIER RATES	($4.21)	**($4.05)**	$0.16	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($10.64)	**($10.23)**	$0.41	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	($8.63)	**($8.30)**	$0.33	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($11.64)	**($11.20)**	$0.44	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.42)	**($8.10)**	$0.32	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($11.86)	**($11.41)**	$0.45	-3.8%	7/1/2014	0.0%	-3.8%
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	0.000	0.0%	7/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	0.000	0.0%	7/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	0.000	0.0%	7/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	0.000	0.0%	7/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	0.000	0.0%	7/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	0.000	0.0%	7/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	0.000	0.0%	7/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	0.000	0.0%	7/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	0.000	0.0%	7/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	0.000	0.0%	7/1/2014	0.0%	0.0%
* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of				**0.968**			
Form Number: LS3A3N0208							
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)							
Deductible							
$250	0.014	**0.014**	0.000	0.0%	7/1/2014	0.0%	0.0%
$500	0.024	**0.024**	0.000	0.0%	7/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	0.000	0.0%	7/1/2014	0.0%	0.0%
Form Number: LR1A4N0230							
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)							
Deductible							
$50	0.016	**0.016**	0.000	0.0%	7/1/2014	0.0%	0.0%
$100	0.027	**0.027**	0.000	0.0%	7/1/2014	0.0%	0.0%
$250	0.056	**0.056**	0.000	0.0%	7/1/2014	0.0%	0.0%
$500	0.089	**0.089**	0.000	0.0%	7/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	0.000	0.0%	7/1/2014	0.0%	0.0%
FORM NUMBER: CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
RX OPTIONS TO BE SOLD WITH HMO GROUP PLAN.							
$10/$30/50%							
SINGLE 2, 3, & 4 TIER RATES	$146.19	**$139.18**	($7.01)	-4.8%	7/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	$369.42	**$351.71**	($17.71)	-4.8%	7/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	$299.69	**$285.32**	($14.37)	-4.8%	7/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$404.22	**$384.83**	($19.39)	-4.8%	7/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$292.38	**$278.36**	($14.02)	-4.8%	7/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	$411.96	**$392.21**	($19.75)	-4.8%	7/1/2014	0.0%	-4.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($2.88)	**($2.77)**	$0.11	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($7.28)	**($7.00)**	$0.28	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($5.90)	**($5.68)**	$0.22	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($7.96)	**($7.66)**	$0.30	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.76)	**($5.54)**	$0.22	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($8.12)	**($7.81)**	$0.31	-3.8%	7/1/2014	0.0%	-3.8%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$8.84	**$8.50**	($0.34)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$22.34	**$21.48**	($0.86)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$18.12	**$17.43**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$24.44	**$23.50**	($0.94)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.68	**$17.00**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$24.91	**$23.95**	($0.96)	-3.9%	7/1/2014	0.0%	-3.9%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$7.72	**$7.43**	($0.29)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$19.51	**$18.78**	($0.73)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$15.83	**$15.23**	($0.60)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$21.35	**$20.54**	($0.81)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.44	**$14.86**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$21.75	**$20.94**	($0.81)	-3.7%	7/1/2014	0.0%	-3.7%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$7.39	**$7.12**	($0.27)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$18.67	**$17.99**	($0.68)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$15.15	**$14.60**	($0.55)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$20.43	**$19.69**	($0.74)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.78	**$14.24**	($0.54)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$20.83	**$20.06**	($0.77)	-3.7%	7/1/2014	0.0%	-3.7%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.78	**$6.54**	($0.24)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$17.13	**$16.53**	($0.60)	-3.5%	7/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$13.90	**$13.41**	($0.49)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$18.75	**$18.08**	($0.67)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.56	**$13.08**	($0.48)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$19.11	**$18.43**	($0.68)	-3.6%	7/1/2014	0.0%	-3.6%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.13	**$5.90**	($0.23)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$15.49	**$14.91**	($0.58)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$12.57	**$12.10**	($0.47)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$16.95	**$16.31**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.26	**$11.80**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$17.27	**$16.63**	($0.64)	-3.7%	7/1/2014	0.0%	-3.7%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$5.46	**$5.25**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.80	**$13.27**	($0.53)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.19	**$10.76**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.10	**$14.52**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.92	**$10.50**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.39	**$14.79**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$4.87	**$4.68**	($0.19)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$12.31	**$11.83**	($0.48)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$9.98	**$9.59**	($0.39)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$13.47	**$12.94**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.74	**$9.36**	($0.38)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$13.72	**$13.19**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$3.88	**$3.74**	($0.14)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$9.80	**$9.45**	($0.35)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$7.95	**$7.67**	($0.28)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$10.73	**$10.34**	($0.39)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.76	**$7.48**	($0.28)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$10.93	**$10.54**	($0.39)	-3.6%	7/1/2014	0.0%	-3.6%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$2.96	**$2.84**	($0.12)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$7.48	**$7.18**	($0.30)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$6.07	**$5.82**	($0.25)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$8.18	**$7.85**	($0.33)	-4.0%	7/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.92	**$5.68**	($0.24)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$8.34	**$8.00**	($0.34)	-4.1%	7/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$2.24	**$2.16**	($0.08)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$5.66	**$5.46**	($0.20)	-3.5%	7/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$4.59	**$4.43**	($0.16)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$6.19	**$5.97**	($0.22)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.48	**$4.32**	($0.16)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$6.31	**$6.09**	($0.22)	-3.5%	7/1/2014	0.0%	-3.5%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$1.90	**$1.82**	($0.08)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$4.80	**$4.60**	($0.20)	-4.2%	7/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$3.90	**$3.73**	($0.17)	-4.4%	7/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$5.25	**$5.03**	($0.22)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.80	**$3.64**	($0.16)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$5.35	**$5.13**	($0.22)	-4.1%	7/1/2014	0.0%	-4.1%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$1.78	**$1.71**	($0.07)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$4.50	**$4.32**	($0.18)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$3.65	**$3.51**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$4.92	**$4.73**	($0.19)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.56	**$3.42**	($0.14)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$5.02	**$4.82**	($0.20)	-4.0%	7/1/2014	0.0%	-4.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.52**	($0.06)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.99	**$3.84**	($0.15)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.12**	($0.12)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$3.04**	($0.12)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$4.45	**$4.28**	($0.17)	-3.8%	7/1/2014	0.0%	-3.8%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.46	**$1.40**	($0.06)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$3.69	**$3.54**	($0.15)	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$2.99	**$2.87**	($0.12)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$4.04	**$3.87**	($0.17)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.92	**$2.80**	($0.12)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$4.11	**$3.95**	($0.16)	-3.9%	7/1/2014	0.0%	-3.9%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.28	**$1.23**	($0.05)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$3.23	**$3.11**	($0.12)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.62	**$2.52**	($0.10)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$3.54	**$3.40**	($0.14)	-4.0%	7/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.56	**$2.46**	($0.10)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$3.61	**$3.47**	($0.14)	-3.9%	7/1/2014	0.0%	-3.9%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.06	**$1.02**	($0.04)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$2.68	**$2.58**	($0.10)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.17	**$2.09**	($0.08)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.93	**$2.82**	($0.11)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.12	**$2.04**	($0.08)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$2.99	**$2.87**	($0.12)	-4.0%	7/1/2014	0.0%	-4.0%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$0.76	**$0.73**	($0.03)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$1.92	**$1.84**	($0.08)	-4.2%	7/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$1.56	**$1.50**	($0.06)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$2.10	**$2.02**	($0.08)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.52	**$1.46**	($0.06)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$2.14	**$2.06**	($0.08)	-3.7%	7/1/2014	0.0%	-3.7%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.51	**$0.49**	($0.02)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$1.29	**$1.24**	($0.05)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$1.05	**$1.00**	($0.05)	-4.8%	7/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$1.41	**$1.35**	($0.06)	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.02	**$0.98**	($0.04)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$1.44	**$1.38**	($0.06)	-4.2%	7/1/2014	0.0%	-4.2%
Product Rationalization - HMO 100 - LH1R4N0297							
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
PT/OT/ST - 30 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.56	**$0.54**	($0.02)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$1.42	**$1.36**	($0.06)	-4.2%	7/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$1.15	**$1.11**	($0.04)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$1.55	**$1.49**	($0.06)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.12	**$1.08**	($0.04)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$1.58	**$1.52**	($0.06)	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.68)	**($0.65)**	$0.03	-4.4%	7/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	($1.72)	**($1.64)**	$0.08	-4.7%	7/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	($1.39)	**($1.33)**	$0.06	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	($1.88)	**($1.80)**	$0.08	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.36)	**($1.30)**	$0.06	-4.4%	7/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	($1.92)	**($1.83)**	$0.09	-4.7%	7/1/2014	0.0%	-4.7%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.96)	**($1.88)**	$0.08	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($4.95)	**($4.75)**	$0.20	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($4.02)	**($3.85)**	$0.17	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	($5.42)	**($5.20)**	$0.22	-4.1%	7/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.92)	**($3.76)**	$0.16	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($5.52)	**($5.30)**	$0.22	-4.0%	7/1/2014	0.0%	-4.0%
Product Rationalization - HMO with POS 100 - LS1R3N0298							
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	7/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	7/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	7/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	7/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	7/1/2014	0.0%	-8.1%
Pros & Orths - Deductible/Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
PT/OT/ST - 30 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Out-of-Network Annual Max $1 Million							
SINGLE 2, 3, & 4 TIER RATES	$1.08	**$1.04**	($0.04)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.73	**$2.63**	($0.10)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.21	**$2.13**	($0.08)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$2.99	**$2.88**	($0.11)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.16	**$2.08**	($0.08)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.04	**$2.93**	($0.11)	-3.6%	7/1/2014	0.0%	-3.6%
Product Rationalization - HMO with POS 100 - CS1R4N0122							
OON $2000/20%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.19	**$11.73**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$30.80	**$29.64**	($1.16)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$24.99	**$24.05**	($0.94)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$33.71	**$32.43**	($1.28)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.38	**$23.46**	($0.92)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$34.35	**$33.06**	($1.29)	-3.8%	7/1/2014	0.0%	-3.8%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - BH1R4N0299							
Retire HMO 200 Advantage Network							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Vision to Specialist $15 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	7/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	7/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	7/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	7/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	7/1/2014	0.0%	-8.1%
Vision to Specialist $20 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.37)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.93)	**($0.93)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.76)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($1.02)	**($1.02)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.74)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($1.04)	**($1.04)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Vision to Specialist $20 (from $15)							
SINGLE 2, 3, & 4 TIER RATES	($0.11)	**($0.10)**	$0.01	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	7/1/2014	0.0%	-10.7%
TWO PERSON 3 & 4 TIER RATES	($0.23)	**($0.21)**	$0.02	-8.7%	7/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	7/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.22)	**($0.20)**	$0.02	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	($0.31)	**($0.28)**	$0.03	-9.7%	7/1/2014	0.0%	-9.7%
Alc & SA rehab to Specialist $15 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Alc & SA rehab to Specialist $20 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Alc & SA rehab to Specialist $20 (from $15)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($2.07)	**($1.97)**	$0.10	-4.8%	7/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	($1.68)	**($1.60)**	$0.08	-4.8%	7/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($2.27)	**($2.16)**	$0.11	-4.8%	7/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.64)	**($1.56)**	$0.08	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($2.31)	**($2.20)**	$0.11	-4.8%	7/1/2014	0.0%	-4.8%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($2.25)	**($2.17)**	$0.08	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($5.69)	**($5.48)**	$0.21	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($4.61)	**($4.45)**	$0.16	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($6.22)	**($6.00)**	$0.22	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.50)	**($4.34)**	$0.16	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($6.34)	**($6.12)**	$0.22	-3.5%	7/1/2014	0.0%	-3.5%
PT/OT/ST 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$0.64	**$0.61**	($0.03)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	$1.62	**$1.54**	($0.08)	-4.9%	7/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	$1.31	**$1.25**	($0.06)	-4.6%	7/1/2014	0.0%	-4.6%
FAMILY 3 TIER RATES	$1.77	**$1.69**	($0.08)	-4.5%	7/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.28	**$1.22**	($0.06)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	$1.80	**$1.72**	($0.08)	-4.4%	7/1/2014	0.0%	-4.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.25	**$0.24**	($0.01)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$0.63	**$0.61**	($0.02)	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$0.51	**$0.49**	($0.02)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$0.69	**$0.66**	($0.03)	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.50	**$0.48**	($0.02)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$0.70	**$0.68**	($0.02)	-2.9%	7/1/2014	0.0%	-2.9%
IP Copay per Confinement (not treated as deductible)							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.42)**	$0.01	-2.3%	7/1/2014	0.0%	-2.3%
FAMILY 2 TIER RATES	($1.09)	**($1.06)**	$0.03	-2.8%	7/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.86)**	$0.02	-2.3%	7/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	($1.19)	**($1.16)**	$0.03	-2.5%	7/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.84)**	$0.02	-2.3%	7/1/2014	0.0%	-2.3%
FAMILY 4 TIER RATES	($1.21)	**($1.18)**	$0.03	-2.5%	7/1/2014	0.0%	-2.5%
Product Rationalization - HMO 100 - LH1R4N0297							
Urgent Care from PCP to Specialist $25/$40 (Capped at $35)							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.09)**	$0.01	-10.0%	7/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	7/1/2014	0.0%	-8.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.18)**	$0.03	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	7/1/2014	0.0%	-10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.18)**	$0.02	-10.0%	7/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	7/1/2014	0.0%	-10.7%
Urgent Care from PCP to Specialist $30/$50 (Capped at $35)							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - HMO with POS 100 - LS1R3N0298							
OON Urgent Care to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	7/1/2014	0.0%	0.0%

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
Western New York
Rates Effective 7/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$8	($0.07)	**($0.06)**	$0.01	-14.3%	7/1/2014	0.0%	-14.3%
$10	($0.10)	**($0.09)**	$0.01	-10.0%	7/1/2014	0.0%	-10.0%
$15	($0.32)	**($0.32)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
$20	($0.45)	**($0.44)**	$0.01	-2.2%	7/1/2014	0.0%	-2.2%
$25	($0.60)	**($0.57)**	$0.03	-5.0%	7/1/2014	0.0%	-5.0%
$30	($0.83)	**($0.79)**	$0.04	-4.8%	7/1/2014	0.0%	-4.8%
$35	($0.97)	**($0.94)**	$0.03	-3.1%	7/1/2014	0.0%	-3.1%
$40	($1.10)	**($1.06)**	$0.04	-3.6%	7/1/2014	0.0%	-3.6%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - CR1A4N0096							
$5 / $30 / 50%	$150.41	**$139.63**	($10.78)	-7.2%	7/1/2014	0.0%	-7.2%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.41)**	$0.01	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.06)	**($1.04)**	$0.02	-1.9%	7/1/2014	0.0%	-1.9%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.84)**	$0.02	-2.3%	7/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	7/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.18)	**($1.16)**	$0.02	-1.7%	7/1/2014	0.0%	-1.7%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.15)**	$0.01	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	7/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.31)**	$0.02	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($0.44)	**($0.41)**	$0.03	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.30)**	$0.02	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($0.45)	**($0.42)**	$0.03	-6.7%	7/1/2014	0.0%	-6.7%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	7/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	7/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	7/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	7/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	7/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	7/1/2014	0.0%	-8.1%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.37)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.93)	**($0.93)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.76)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($1.02)	**($1.02)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.74)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($1.04)	**($1.04)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.40)**	$0.01	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.04)	**($1.01)**	$0.03	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	($1.13)	**($1.11)**	$0.02	-1.8%	7/1/2014	0.0%	-1.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.80)**	$0.02	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	7/1/2014	0.0%	-2.6%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.12)	**($0.11)**	$0.01	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	7/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	7/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	7/1/2014	0.0%	-8.8%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.12)	**($0.11)**	$0.01	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	7/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	7/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	7/1/2014	0.0%	-8.8%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.13	**$0.13**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Product Rationalization - HMO 100 - CS1R4N0122							
OON $250 Ded / 20% Coin / $5000 OOP	$8.26	**$7.95**	($0.31)	-3.8%	7/1/2014	0.0%	-3.8%
OON $2000 Ded / 30% Coin / $5000 OOP	$7.13	**$6.85**	($0.28)	-3.9%	7/1/2014	0.0%	-3.9%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$2.47	**$2.37**	($0.10)	-4.0%	7/1/2014	0.0%	-4.0%
Product Rationalization - HMO 100 - LS1R3N0328							
OON IP Chemical Abuse Detox - 7 Days per Plan Year	$0.02	**$0.02**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OON IP Chemical Abuse Rehab - 30 Days per Plan Year	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$4.76	**$4.58**	($0.18)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$12.03	**$11.57**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$9.76	**$9.39**	($0.37)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$13.16	**$12.66**	($0.50)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.52	**$9.16**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$13.41	**$12.91**	($0.50)	-3.7%	7/1/2014	0.0%	-3.7%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$4.60	**$4.43**	($0.17)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$11.62	**$11.19**	($0.43)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$9.43	**$9.08**	($0.35)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$12.72	**$12.25**	($0.47)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.20	**$8.86**	($0.34)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$12.96	**$12.48**	($0.48)	-3.7%	7/1/2014	0.0%	-3.7%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$4.57	**$4.40**	($0.17)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$11.55	**$11.12**	($0.43)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$9.37	**$9.02**	($0.35)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$12.64	**$12.17**	($0.47)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.14	**$8.80**	($0.34)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$12.88	**$12.40**	($0.48)	-3.7%	7/1/2014	0.0%	-3.7%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$4.44	**$4.28**	($0.16)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$11.22	**$10.82**	($0.40)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$9.10	**$8.77**	($0.33)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$12.28	**$11.83**	($0.45)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.88	**$8.56**	($0.32)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$12.51	**$12.06**	($0.45)	-3.6%	7/1/2014	0.0%	-3.6%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$4.35	**$4.17**	($0.18)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$10.99	**$10.54**	($0.45)	-4.1%	7/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
TWO PERSON 3 & 4 TIER RATES	$8.92	**$8.55**	($0.37)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$12.03	**$11.53**	($0.50)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.70	**$8.34**	($0.36)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$12.26	**$11.75**	($0.51)	-4.2%	7/1/2014	0.0%	-4.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$4.25	**$4.08**	($0.17)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$10.74	**$10.31**	($0.43)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$8.71	**$8.36**	($0.35)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$11.75	**$11.28**	($0.47)	-4.0%	7/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.50	**$8.16**	($0.34)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$11.98	**$11.50**	($0.48)	-4.0%	7/1/2014	0.0%	-4.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$4.17	**$4.01**	($0.16)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$10.54	**$10.13**	($0.41)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$8.55	**$8.22**	($0.33)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$11.53	**$11.09**	($0.44)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.34	**$8.02**	($0.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$11.75	**$11.30**	($0.45)	-3.8%	7/1/2014	0.0%	-3.8%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$4.11	**$3.96**	($0.15)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$10.39	**$10.01**	($0.38)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$8.43	**$8.12**	($0.31)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$11.36	**$10.95**	($0.41)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.22	**$7.92**	($0.30)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$11.58	**$11.16**	($0.42)	-3.6%	7/1/2014	0.0%	-3.6%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$4.01	**$3.86**	($0.15)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$10.13	**$9.75**	($0.38)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$8.22	**$7.91**	($0.31)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$11.09	**$10.67**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.02	**$7.72**	($0.30)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$11.30	**$10.88**	($0.42)	-3.7%	7/1/2014	0.0%	-3.7%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$3.82	**$3.67**	($0.15)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$9.65	**$9.27**	($0.38)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$7.83	**$7.52**	($0.31)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$10.56	**$10.15**	($0.41)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.64	**$7.34**	($0.30)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$10.76	**$10.34**	($0.42)	-3.9%	7/1/2014	0.0%	-3.9%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$3.80	**$3.65**	($0.15)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$9.60	**$9.22**	($0.38)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$7.79	**$7.48**	($0.31)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$10.51	**$10.09**	($0.42)	-4.0%	7/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.60	**$7.30**	($0.30)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$10.71	**$10.29**	($0.42)	-3.9%	7/1/2014	0.0%	-3.9%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.13	**$0.13**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$3.26	**$3.15**	($0.11)	-3.4%	7/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$8.24	**$7.96**	($0.28)	-3.4%	7/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$6.68	**$6.46**	($0.22)	-3.3%	7/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$9.01	**$8.71**	($0.30)	-3.3%	7/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.52	**$6.30**	($0.22)	-3.4%	7/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$9.19	**$8.88**	($0.31)	-3.4%	7/1/2014	0.0%	-3.4%
HMO 100 OON Annual Max Unlimited (from $100,000)							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.05**	($0.04)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.75	**$2.65**	($0.10)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.15**	($0.08)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$3.01	**$2.90**	($0.11)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.10**	($0.08)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.07	**$2.96**	($0.11)	-3.6%	7/1/2014	0.0%	-3.6%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.31	**$0.31**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.78	**$0.78**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.86	**$0.86**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.62	**$0.62**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.87	**$0.87**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: LH1R4N0244 - Emergency Room $150 Copay HMO 200							
SINGLE 2, 3, & 4 TIER RATES	($5.04)	($4.86)	$0.18	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($12.74)	**($12.28)**	$0.46	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($10.33)	**($9.96)**	$0.37	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($13.94)	**($13.44)**	$0.50	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.08)	**($9.72)**	$0.36	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($14.20)	**($13.70)**	$0.50	-3.5%	7/1/2014	0.0%	-3.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.47	**$0.46**	($0.01)	-2.1%	7/1/2014	0.0%	-2.1%
FAMILY 2 TIER RATES	$1.19	**$1.16**	($0.03)	-2.5%	7/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$0.96	**$0.94**	($0.02)	-2.1%	7/1/2014	0.0%	-2.1%
FAMILY 3 TIER RATES	$1.30	**$1.27**	($0.03)	-2.3%	7/1/2014	0.0%	-2.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.94	**$0.92**	($0.02)	-2.1%	7/1/2014	0.0%	-2.1%
FAMILY 4 TIER RATES	$1.32	**$1.30**	($0.02)	-1.5%	7/1/2014	0.0%	-1.5%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.21	**$0.19**	($0.02)	-9.5%	7/1/2014	0.0%	-9.5%
FAMILY 2 TIER RATES	$0.53	**$0.48**	($0.05)	-9.4%	7/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	$0.43	**$0.39**	($0.04)	-9.3%	7/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	$0.58	**$0.53**	($0.05)	-8.6%	7/1/2014	0.0%	-8.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.42	**$0.38**	($0.04)	-9.5%	7/1/2014	0.0%	-9.5%
FAMILY 4 TIER RATES	$0.59	**$0.54**	($0.05)	-8.5%	7/1/2014	0.0%	-8.5%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	**$0.41**	**$0.40**	($0.01)	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$1.04	**$1.01**	($0.03)	-2.9%	7/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$0.84	**$0.82**	($0.02)	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 3 TIER RATES	$1.13	**$1.11**	($0.02)	-1.8%	7/1/2014	0.0%	-1.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.82	**$0.80**	($0.02)	-2.4%	7/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$1.16	**$1.13**	($0.03)	-2.6%	7/1/2014	0.0%	-2.6%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	**$1.14**	**$1.09**	($0.05)	-4.4%	7/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	$2.88	**$2.75**	($0.13)	-4.5%	7/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$2.34	**$2.23**	($0.11)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$3.15	**$3.01**	($0.14)	-4.4%	7/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.28	**$2.18**	($0.10)	-4.4%	7/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	$3.21	**$3.07**	($0.14)	-4.4%	7/1/2014	0.0%	-4.4%
Form Number: BH1R4N0417 - Mental Health from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.33)**	**($0.33)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.83)	**($0.83)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.91)	**($0.91)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.93)	**($0.93)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: BH1R4N0417 - Lab/Radiology from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.21)**	**($0.19)**	$0.02	-9.5%	7/1/2014	0.0%	-9.5%
FAMILY 2 TIER RATES	($0.53)	**($0.48)**	$0.05	-9.4%	7/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	($0.43)	**($0.39)**	$0.04	-9.3%	7/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	($0.58)	**($0.53)**	$0.05	-8.6%	7/1/2014	0.0%	-8.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.42)	**($0.38)**	$0.04	-9.5%	7/1/2014	0.0%	-9.5%
FAMILY 4 TIER RATES	($0.59)	**($0.54)**	$0.05	-8.5%	7/1/2014	0.0%	-8.5%
Form Number: BH1R4N0417 - PT/OT/ST from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.12)**	**($0.11)**	$0.01	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	7/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	7/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	7/1/2014	0.0%	-8.8%
Form Number: BH1R4N0417 - Outpatient Surgery - Physician's Office from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.49)**	**($0.47)**	$0.02	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($1.24)	**($1.19)**	$0.05	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($1.00)	**($0.96)**	$0.04	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($1.35)	**($1.30)**	$0.05	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.98)	**($0.94)**	$0.04	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($1.38)	**($1.32)**	$0.06	-4.3%	7/1/2014	0.0%	-4.3%
Form Number: BH1R4N0417 - Outpatient Surgery - Hospital from $10 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.54)**	**($0.52)**	$0.02	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($1.36)	**($1.31)**	$0.05	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($1.11)	**($1.07)**	$0.04	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($1.49)	**($1.44)**	$0.05	-3.4%	7/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.08)	**($1.04)**	$0.04	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($1.52)	**($1.47)**	$0.05	-3.3%	7/1/2014	0.0%	-3.3%
Form Number: BH1R4N0417 - Specialty Office Visit from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($4.33)**	**($4.16)**	$0.17	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($10.94)	**($10.51)**	$0.43	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	($8.88)	**($8.53)**	$0.35	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($11.97)	**($11.50)**	$0.47	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.66)	**($8.32)**	$0.34	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($12.20)	**($11.72)**	$0.48	-3.9%	7/1/2014	0.0%	-3.9%
Form Number: BH1R4N0417 - Urgent Care from $10 to $25							
SINGLE 2, 3, & 4 TIER RATES	**($0.38)**	**($0.37)**	$0.01	-2.6%	7/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	($0.96)	**($0.93)**	$0.03	-3.1%	7/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.76)**	$0.02	-2.6%	7/1/2014	0.0%	-2.6%
FAMILY 3 TIER RATES	($1.05)	**($1.02)**	$0.03	-2.9%	7/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.74)**	$0.02	-2.6%	7/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	($1.07)	**($1.04)**	$0.03	-2.8%	7/1/2014	0.0%	-2.8%
Form Number: CR1RAN0421 - Rx $4/35%/50%							
SINGLE 2, 3, & 4 TIER RATES	**$133.05**	**$116.30**	($16.75)	-12.6%	7/1/2014	0.0%	-12.6%
FAMILY 2 TIER RATES	$336.22	**$293.89**	($42.33)	-12.6%	7/1/2014	0.0%	-12.6%
TWO PERSON 3 & 4 TIER RATES	$272.75	**$238.42**	($34.33)	-12.6%	7/1/2014	0.0%	-12.6%
FAMILY 3 TIER RATES	$367.88	**$321.57**	($46.31)	-12.6%	7/1/2014	0.0%	-12.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$266.10	**$232.60**	($33.50)	-12.6%	7/1/2014	0.0%	-12.6%
FAMILY 4 TIER RATES	$374.93	**$327.73**	($47.20)	-12.6%	7/1/2014	0.0%	-12.6%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	**$2.29**	**$2.21**	($0.08)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$5.79	**$5.58**	($0.21)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$4.69	**$4.53**	($0.16)	-3.4%	7/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$6.33	**$6.11**	($0.22)	-3.5%	7/1/2014	0.0%	-3.5%

HealthNow New York Inc.
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Western New York
Rates Effective 7/1/2015
Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 7/1/2014	**PROPOSED MONTHLY RATES 7/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.58	**$4.42**	($0.16)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$6.45	**$6.23**	($0.22)	-3.4%	7/1/2014	0.0%	-3.4%
HMO 100 open access 10/10 (From 15/20)							
SINGLE 2, 3, & 4 TIER RATES	**$15.46**	**$14.88**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$39.07	**$37.60**	($1.47)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$31.69	**$30.50**	($1.19)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$42.75	**$41.14**	($1.61)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.92	**$29.76**	($1.16)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$43.57	**$41.93**	($1.64)	-3.8%	7/1/2014	0.0%	-3.8%
Form Number: BH1R4N0417_2014 - PCP - $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($3.37)**	**($3.25)**	$0.12	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($7.92)	**($7.64)**	$0.28	-3.5%	7/1/2014	0.0%	-3.5%
Form Number: BH1R4N0417_2014 - Spec - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($4.66)**	**($4.48)**	$0.18	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($10.95)	**($10.53)**	$0.42	-3.8%	7/1/2014	0.0%	-3.8%
Form Number: BH1R4N0417_2014 - Diagnostic - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.02)**	**($0.02)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: BH1R4N0417_2014 -Outpatient Surgery - Hospital - $20 to $60							
SINGLE 2, 3, & 4 TIER RATES	**($0.11)**	**($0.10)**	$0.01	-9.1%	7/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	7/1/2014	0.0%	-7.7%
Form Number: BH1R4N0417_2014 - Outpatient Surgery - Physician's Office - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.04)**	**($0.04)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.09)	**($0.09)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
Form Number: BH1R4N0417_2014 - Outpatient Surgery - Outpatient Surg Facility - $20 to $30							
SINGLE 2, 3, & 4 TIER RATES	**($5.28)**	**($5.08)**	$0.20	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($12.41)	**($11.94)**	$0.47	-3.8%	7/1/2014	0.0%	-3.8%
Form Number: BH1R4N0417_2014 - Outpatient Mental Health, Drug/Alcohol Rehab - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.09)**	**($0.08)**	$0.01	-11.1%	7/1/2014	0.0%	-11.1%
FAMILY 2 TIER RATES	($0.21)	**($0.19)**	$0.02	-9.5%	7/1/2014	0.0%	-9.5%
Form Number: BH1R4N0417_2014 - PCP - Diabetic Supplies - Insulin and Oral Agents - $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.10)**	**($0.09)**	$0.01	-10.0%	7/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.24)	**($0.21)**	$0.03	-12.5%	7/1/2014	0.0%	-12.5%
Form Number: BH1R4N0417_2014 - PCP - OOP Max - None to $3000/$6000							
SINGLE 2, 3, & 4 TIER RATES	**$13.62**	**$13.12**	($0.50)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$32.01	**$30.83**	($1.18)	-3.7%	7/1/2014	0.0%	-3.7%
Form Number: BH1R4N0417_2014 - Rx $5/$25/$40							
SINGLE 2, 3, & 4 TIER RATES	**$166.67**	**$154.65**	($12.02)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$421.18	**$390.80**	($30.38)	-7.2%	7/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$341.67	**$317.03**	($24.64)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$460.84	**$427.61**	($33.23)	-7.2%	7/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$333.34	**$309.30**	($24.04)	-7.2%	7/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$469.68	**$435.80**	($33.88)	-7.2%	7/1/2014	0.0%	-7.2%
Form Number: BH1R4N0417_0314 - Urgent Care - $25 to $50							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($0.72)**	($0.72)	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($1.69)**	($1.69)	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
Form Number: BH1R4N0417_0314 - OP Surgery - Hospital - $60 to $75							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($1.55)**	($1.55)	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($3.64)**	($3.64)	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
Form Number: BH1R4N0417_0314 - OP Surgery - Facility - $30 to $50							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($0.41)**	($0.41)	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($0.96)**	($0.96)	#DIV/0!	7/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
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Western New York
Rates Effective 7/1/2015
Large Group File and Approve
Master Group Contract

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
CB II							
SINGLE 2 TIER RATES	$484.26	**$466.08**	($18.18)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$1,138.01	**$1,095.29**	($42.72)	-3.8%	7/1/2014	0.0%	-3.8%
INP ALCOHOL&SUBST. ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$2.80	**$2.70**	($0.10)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$7.08	**$6.82**	($0.26)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$5.74	**$5.54**	($0.20)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$7.74	**$7.47**	($0.27)	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.60	**$5.40**	($0.20)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$7.89	**$7.61**	($0.28)	-3.5%	7/1/2014	0.0%	-3.5%
INP. SUBSTANCE ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$6.07	**$5.83**	($0.24)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$15.34	**$14.73**	($0.61)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$12.44	**$11.95**	($0.49)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$16.78	**$16.12**	($0.66)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.14	**$11.66**	($0.48)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$17.11	**$16.43**	($0.68)	-4.0%	7/1/2014	0.0%	-4.0%
SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$1.69	**$1.63**	($0.06)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$4.27	**$4.12**	($0.15)	-3.5%	7/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$3.46	**$3.34**	($0.12)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$4.67	**$4.51**	($0.16)	-3.4%	7/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.38	**$3.26**	($0.12)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$4.76	**$4.59**	($0.17)	-3.6%	7/1/2014	0.0%	-3.6%
EXTENDED MEDICAL CARE							
SINGLE 2, 3, & 4 TIER RATES	$3.24	**$3.13**	($0.11)	-3.4%	7/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$8.19	**$7.91**	($0.28)	-3.4%	7/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$6.64	**$6.42**	($0.22)	-3.3%	7/1/2014	0.0%	-3.3%
FAMILY 3 TIER RATES	$8.96	**$8.65**	($0.31)	-3.5%	7/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.48	**$6.26**	($0.22)	-3.4%	7/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$9.13	**$8.82**	($0.31)	-3.4%	7/1/2014	0.0%	-3.4%
DELETION OF ELEC. ABORTION							
SINGLE 2, 3, & 4 TIER RATES	($0.25)	**($0.24)**	$0.01	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($0.63)	**($0.61)**	$0.02	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($0.51)	**($0.49)**	$0.02	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($0.69)	**($0.66)**	$0.03	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.50)	**($0.48)**	$0.02	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($0.70)	**($0.68)**	$0.02	-2.9%	7/1/2014	0.0%	-2.9%
DELETION OF ARTIFICIAL INSEM							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EXTERNAL PROSTHETICS							
SINGLE 2, 3, & 4 TIER RATES	$1.31	**$1.26**	($0.05)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.31	**$3.18**	($0.13)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$2.69	**$2.58**	($0.11)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$3.62	**$3.48**	($0.14)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.62	**$2.52**	($0.10)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$3.69	**$3.55**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
SNF AT 50 DAYS (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	7/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.28**	($0.02)	-6.7%	7/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	7/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	7/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	7/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.34	**$0.31**	($0.03)	-8.8%	7/1/2014	0.0%	-8.8%
SNF UNLIMITED AT 80% (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.16	**$0.15**	($0.01)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$0.40	**$0.38**	($0.02)	-5.0%	7/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$0.33	**$0.31**	($0.02)	-6.1%	7/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$0.44	**$0.41**	($0.03)	-6.8%	7/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	7/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$0.45	**$0.42**	($0.03)	-6.7%	7/1/2014	0.0%	-6.7%
INPATIENT $250 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($2.86)	**($2.75)**	$0.11	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($7.23)	**($6.95)**	$0.28	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	($5.86)	**($5.64)**	$0.22	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($7.91)	**($7.60)**	$0.31	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.72)	**($5.50)**	$0.22	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($8.06)	**($7.75)**	$0.31	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
INPATIENT $500 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($5.63)	**($5.42)**	$0.21	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($14.23)	**($13.70)**	$0.53	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($11.54)	**($11.11)**	$0.43	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	($15.57)	**($14.99)**	$0.58	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.26)	**($10.84)**	$0.42	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($15.87)	**($15.27)**	$0.60	-3.8%	7/1/2014	0.0%	-3.8%
OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.08)	**($1.04)**	$0.04	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($2.73)	**($2.63)**	$0.10	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($2.21)	**($2.13)**	$0.08	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($2.99)	**($2.88)**	$0.11	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.16)	**($2.08)**	$0.08	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($3.04)	**($2.93)**	$0.11	-3.6%	7/1/2014	0.0%	-3.6%
OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.92)	**($1.84)**	$0.08	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($4.85)	**($4.65)**	$0.20	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($3.94)	**($3.77)**	$0.17	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	($5.31)	**($5.09)**	$0.22	-4.1%	7/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.84)	**($3.68)**	$0.16	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($5.41)	**($5.19)**	$0.22	-4.1%	7/1/2014	0.0%	-4.1%
OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.00)	**($0.97)**	$0.03	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	($2.53)	**($2.45)**	$0.08	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($2.05)	**($1.99)**	$0.06	-2.9%	7/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($2.77)	**($2.68)**	$0.09	-3.2%	7/1/2014	0.0%	-3.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.00)	**($1.94)**	$0.06	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	($2.82)	**($2.73)**	$0.09	-3.2%	7/1/2014	0.0%	-3.2%
OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.82)	**($1.75)**	$0.07	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($4.60)	**($4.42)**	$0.18	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	($3.73)	**($3.59)**	$0.14	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($5.03)	**($4.84)**	$0.19	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.64)	**($3.50)**	$0.14	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	($5.13)	**($4.93)**	$0.20	-3.9%	7/1/2014	0.0%	-3.9%
NEW CB $20/$20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($6.29)	**($6.06)**	$0.23	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($15.89)	**($15.31)**	$0.58	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	($12.89)	**($12.42)**	$0.47	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($17.39)	**($16.76)**	$0.63	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.58)	**($12.12)**	$0.46	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($17.73)	**($17.08)**	$0.65	-3.7%	7/1/2014	0.0%	-3.7%
AMBULANCE AT $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.09)**	$0.01	-10.0%	7/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	7/1/2014	0.0%	-8.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.18)**	$0.03	-14.3%	7/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	7/1/2014	0.0%	-10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.18)**	$0.02	-10.0%	7/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	7/1/2014	0.0%	-10.7%
AMBULANCE AT $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.14)	**($0.13)**	$0.01	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($0.35)	**($0.33)**	$0.02	-5.7%	7/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($0.29)	**($0.27)**	$0.02	-6.9%	7/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($0.39)	**($0.36)**	$0.03	-7.7%	7/1/2014	0.0%	-7.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.28)	**($0.26)**	$0.02	-7.1%	7/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	7/1/2014	0.0%	-5.1%
DOMESTIC PARTNER (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
DME @50%							
SINGLE 2, 3, & 4 TIER RATES	($1.42)	**($1.36)**	$0.06	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($3.59)	**($3.44)**	$0.15	-4.2%	7/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	($2.91)	**($2.79)**	$0.12	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($3.93)	**($3.76)**	$0.17	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.84)	**($2.72)**	$0.12	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($4.00)	**($3.83)**	$0.17	-4.3%	7/1/2014	0.0%	-4.3%
PROSTHETICS & ORTHOTICS @50%							
SINGLE 2, 3, & 4 TIER RATES	$0.46	**$0.45**	($0.01)	-2.2%	7/1/2014	0.0%	-2.2%
FAMILY 2 TIER RATES	$1.16	**$1.14**	($0.02)	-1.7%	7/1/2014	0.0%	-1.7%
TWO PERSON 3 & 4 TIER RATES	$0.94	**$0.92**	($0.02)	-2.1%	7/1/2014	0.0%	-2.1%
FAMILY 3 TIER RATES	$1.27	**$1.24**	($0.03)	-2.4%	7/1/2014	0.0%	-2.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.92	**$0.90**	($0.02)	-2.2%	7/1/2014	0.0%	-2.2%
FAMILY 4 TIER RATES	$1.30	**$1.27**	($0.03)	-2.3%	7/1/2014	0.0%	-2.3%
PT 20 VISITS (per condition); OT/ST 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	$4.21	**$4.05**	($0.16)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$10.64	**$10.23**	($0.41)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$8.63	**$8.30**	($0.33)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$11.64	**$11.20**	($0.44)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.42	**$8.10**	($0.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$11.86	**$11.41**	($0.45)	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE $0 COPAY FROM $10 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.36	**$0.36**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.91	**$0.91**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.74	**$0.74**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$1.00	**$1.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.72	**$0.72**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$1.01	**$1.01**	$0.00	0.0%	7/1/2014	0.0%	0.0%
HOME HEALTH CARE $0 COPAY FROM $15 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.60	**$0.57**	($0.03)	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	$1.52	**$1.44**	($0.08)	-5.3%	7/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	$1.23	**$1.17**	($0.06)	-4.9%	7/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	$1.66	**$1.58**	($0.08)	-4.8%	7/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.20	**$1.14**	($0.06)	-5.0%	7/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	$1.69	**$1.61**	($0.08)	-4.7%	7/1/2014	0.0%	-4.7%
HOME HEALTH CARE $0 COPAY FROM $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.83	**$0.79**	($0.04)	-4.8%	7/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	$2.10	**$2.00**	($0.10)	-4.8%	7/1/2014	0.0%	-4.8%
TWO PERSON 3 & 4 TIER RATES	$1.70	**$1.62**	($0.08)	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$2.29	**$2.18**	($0.11)	-4.8%	7/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.66	**$1.58**	($0.08)	-4.8%	7/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	$2.34	**$2.23**	($0.11)	-4.7%	7/1/2014	0.0%	-4.7%
DME @50% (NO OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.35)	**($0.35)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.88)	**($0.88)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.72)	**($0.72)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.97)	**($0.97)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.70)	**($0.70)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.99)	**($0.99)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
DOMESTIC PARTNER (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
PT/OT/ST 20 AGGREGATE VISITS (NO OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.25)	**($0.24)**	$0.01	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($0.63)	**($0.61)**	$0.02	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($0.51)	**($0.49)**	$0.02	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($0.69)	**($0.66)**	$0.03	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.50)	**($0.48)**	$0.02	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($0.70)	**($0.68)**	$0.02	-2.9%	7/1/2014	0.0%	-2.9%
ABORTION ELIMINATION (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.25)	**($0.24)**	$0.01	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($0.63)	**($0.61)**	$0.02	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	($0.51)	**($0.49)**	$0.02	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($0.69)	**($0.66)**	$0.03	-4.3%	7/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.50)	**($0.48)**	$0.02	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($0.70)	**($0.68)**	$0.02	-2.9%	7/1/2014	0.0%	-2.9%
INFERTILITY ELIMINATION (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	7/1/2014	0.0%	0.0%
OP SURG. IN A PHYSICIAN'S OFFICE @$25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.86)	**($0.82)**	$0.04	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 2 TIER RATES	($2.17)	**($2.07)**	$0.10	-4.6%	7/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	($1.76)	**($1.68)**	$0.08	-4.5%	7/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	($2.38)	**($2.27)**	$0.11	-4.6%	7/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.72)	**($1.64)**	$0.08	-4.7%	7/1/2014	0.0%	-4.7%
FAMILY 4 TIER RATES	($2.42)	**($2.31)**	$0.11	-4.5%	7/1/2014	0.0%	-4.5%
NEW COMMUNITY BLUE (ADVANTAGE A) - POINT OF SERVICE - (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.87	**$3.73**	($0.14)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$9.78	**$9.43**	($0.35)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$7.93	**$7.65**	($0.28)	-3.5%	7/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$10.70	**$10.31**	($0.39)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.74	**$7.46**	($0.28)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$10.91	**$10.51**	($0.40)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.68	**$3.54**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$9.30	**$8.95**	($0.35)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$7.54	**$7.26**	($0.28)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$10.18	**$9.79**	($0.39)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.36	**$7.08**	($0.28)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$10.37	**$9.98**	($0.39)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.45	**$3.32**	($0.13)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$8.72	**$8.39**	($0.33)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$7.07	**$6.81**	($0.26)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$9.54	**$9.18**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.90	**$6.64**	($0.26)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$9.72	**$9.36**	($0.36)	-3.7%	7/1/2014	0.0%	-3.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$6.08	**$5.84**	($0.24)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$15.36	**$14.76**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$12.46	**$11.97**	($0.49)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$16.81	**$16.15**	($0.66)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.16	**$11.68**	($0.48)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$17.13	**$16.46**	($0.67)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.87	**$5.65**	($0.22)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$14.83	**$14.28**	($0.55)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$12.03	**$11.58**	($0.45)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$16.23	**$15.62**	($0.61)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.74	**$11.30**	($0.44)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$16.54	**$15.92**	($0.62)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.52	**$5.31**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.95	**$13.42**	($0.53)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.32	**$10.89**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.26	**$14.68**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.04	**$10.62**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.56	**$14.96**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.60	**$6.34**	($0.26)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$16.68	**$16.02**	($0.66)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$13.53	**$13.00**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.25	**$17.53**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.20	**$12.68**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$18.60	**$17.87**	($0.73)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.37	**$6.13**	($0.24)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$16.10	**$15.49**	($0.61)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$13.06	**$12.57**	($0.49)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$17.61	**$16.95**	($0.66)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.74	**$12.26**	($0.48)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$17.95	**$17.27**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.98	**$5.75**	($0.23)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$15.11	**$14.53**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$12.26	**$11.79**	($0.47)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$16.53	**$15.90**	($0.63)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.96	**$11.50**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$16.85	**$16.20**	($0.65)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$7.24	**$6.97**	($0.27)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$18.30	**$17.61**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$14.84	**$14.29**	($0.55)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$20.02	**$19.27**	($0.75)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.48	**$13.94**	($0.54)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$20.40	**$19.64**	($0.76)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.91	**$6.65**	($0.26)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$17.46	**$16.80**	($0.66)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$14.17	**$13.63**	($0.54)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$19.11	**$18.39**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.82	**$13.30**	($0.52)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$19.47	**$18.74**	($0.73)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.52	**$6.27**	($0.25)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$16.48	**$15.84**	($0.64)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$13.37	**$12.85**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.03	**$17.34**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.04	**$12.54**	($0.50)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$18.37	**$17.67**	($0.70)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.83	**$7.54**	($0.29)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$19.79	**$19.05**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$16.05	**$15.46**	($0.59)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$21.65	**$20.85**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.66	**$15.08**	($0.58)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$22.06	**$21.25**	($0.81)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.52	**$7.24**	($0.28)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$19.00	**$18.30**	($0.70)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$15.42	**$14.84**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$20.79	**$20.02**	($0.77)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.04	**$14.48**	($0.56)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$21.19	**$20.40**	($0.79)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.11	**$6.84**	($0.27)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$17.97	**$17.28**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$14.58	**$14.02**	($0.56)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$19.66	**$18.91**	($0.75)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.22	**$13.68**	($0.54)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$20.04	**$19.28**	($0.76)	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.52**	($0.06)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.99	**$3.84**	($0.15)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.12**	($0.12)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$3.04**	($0.12)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$4.45	**$4.28**	($0.17)	-3.8%	7/1/2014	0.0%	-3.8%
$250 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.31	**$1.26**	($0.05)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.31	**$3.18**	($0.13)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$2.69	**$2.58**	($0.11)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$3.62	**$3.48**	($0.14)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.62	**$2.52**	($0.10)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$3.69	**$3.55**	($0.14)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.39	**$1.33**	($0.06)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$3.51	**$3.36**	($0.15)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$2.85	**$2.73**	($0.12)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$3.84	**$3.68**	($0.16)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.78	**$2.66**	($0.12)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$3.92	**$3.75**	($0.17)	-4.3%	7/1/2014	0.0%	-4.3%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.41	**$3.28**	($0.13)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$8.62	**$8.29**	($0.33)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$6.99	**$6.72**	($0.27)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$9.43	**$9.07**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.82	**$6.56**	($0.26)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$9.61	**$9.24**	($0.37)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.23	**$3.11**	($0.12)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$8.16	**$7.86**	($0.30)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$6.62	**$6.38**	($0.24)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$8.93	**$8.60**	($0.33)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.46	**$6.22**	($0.24)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$9.10	**$8.76**	($0.34)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.05	**$2.93**	($0.12)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$7.71	**$7.40**	($0.31)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$6.25	**$6.01**	($0.24)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$8.43	**$8.10**	($0.33)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.10	**$5.86**	($0.24)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$8.59	**$8.26**	($0.33)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.57	**$5.36**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$14.08	**$13.54**	($0.54)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.42	**$10.99**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.40	**$14.82**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.14	**$10.72**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.70	**$15.10**	($0.60)	-3.8%	7/1/2014	0.0%	-3.8%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.29	**$5.09**	($0.20)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.37	**$12.86**	($0.51)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$10.84	**$10.43**	($0.41)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$14.63	**$14.07**	($0.56)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.58	**$10.18**	($0.40)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$14.91	**$14.34**	($0.57)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.04	**$4.86**	($0.18)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$12.74	**$12.28**	($0.46)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$10.33	**$9.96**	($0.37)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$13.94	**$13.44**	($0.50)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.08	**$9.72**	($0.36)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$14.20	**$13.70**	($0.50)	-3.5%	7/1/2014	0.0%	-3.5%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.07	**$5.83**	($0.24)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$15.34	**$14.73**	($0.61)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$12.44	**$11.95**	($0.49)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$16.78	**$16.12**	($0.66)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.14	**$11.66**	($0.48)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$17.11	**$16.43**	($0.68)	-4.0%	7/1/2014	0.0%	-4.0%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.78	**$5.57**	($0.21)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$14.61	**$14.08**	($0.53)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$11.85	**$11.42**	($0.43)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$15.98	**$15.40**	($0.58)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.56	**$11.14**	($0.42)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$16.29	**$15.70**	($0.59)	-3.6%	7/1/2014	0.0%	-3.6%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.52	**$5.31**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.95	**$13.42**	($0.53)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.32	**$10.89**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.26	**$14.68**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.04	**$10.62**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.56	**$14.96**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.60	**$6.34**	($0.26)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$16.68	**$16.02**	($0.66)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$13.53	**$13.00**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.25	**$17.53**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.20	**$12.68**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$18.60	**$17.87**	($0.73)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.37	**$6.13**	($0.24)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$16.10	**$15.49**	($0.61)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$13.06	**$12.57**	($0.49)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$17.61	**$16.95**	($0.66)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.74	**$12.26**	($0.48)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$17.95	**$17.27**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$5.98	**$5.75**	($0.23)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$15.11	**$14.53**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$12.26	**$11.79**	($0.47)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$16.53	**$15.90**	($0.63)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.96	**$11.50**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$16.85	**$16.20**	($0.65)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.31	**$7.04**	($0.27)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$18.47	**$17.79**	($0.68)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$14.99	**$14.43**	($0.56)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$20.21	**$19.47**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.62	**$14.08**	($0.54)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$20.60	**$19.84**	($0.76)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.98	**$6.72**	($0.26)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$17.64	**$16.98**	($0.66)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$14.31	**$13.78**	($0.53)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$19.30	**$18.58**	($0.72)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.96	**$13.44**	($0.52)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$19.67	**$18.94**	($0.73)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.63	**$6.37**	($0.26)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$16.75	**$16.10**	($0.65)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$13.59	**$13.06**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.33	**$17.61**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.26	**$12.74**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$18.68	**$17.95**	($0.73)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.11	**$1.07**	($0.04)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$2.80	**$2.70**	($0.10)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.28	**$2.19**	($0.09)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$3.07	**$2.96**	($0.11)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.22	**$2.14**	($0.08)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$3.13	**$3.02**	($0.11)	-3.5%	7/1/2014	0.0%	-3.5%
$250 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.07	**$1.03**	($0.04)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.70	**$2.60**	($0.10)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.19	**$2.11**	($0.08)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$2.96	**$2.85**	($0.11)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.14	**$2.06**	($0.08)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.02	**$2.90**	($0.12)	-4.0%	7/1/2014	0.0%	-4.0%
$500 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.01	**$0.98**	($0.03)	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 2 TIER RATES	$2.55	**$2.48**	($0.07)	-2.7%	7/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$2.07	**$2.01**	($0.06)	-2.9%	7/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$2.79	**$2.71**	($0.08)	-2.9%	7/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.02	**$1.96**	($0.06)	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 4 TIER RATES	$2.85	**$2.76**	($0.09)	-3.2%	7/1/2014	0.0%	-3.2%
NEW COMMUNITY BLUE (ADVANTAGE B) - POINT OF SERVICE - (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.60	**$6.34**	($0.26)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$16.68	**$16.02**	($0.66)	-4.0%	7/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$13.53	**$13.00**	($0.53)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$18.25	**$17.53**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.20	**$12.68**	($0.52)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$18.60	**$17.87**	($0.73)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.34	**$6.11**	($0.23)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$16.02	**$15.44**	($0.58)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$13.00	**$12.53**	($0.47)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$17.53	**$16.89**	($0.64)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.68	**$12.22**	($0.46)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$17.87	**$17.22**	($0.65)	-3.6%	7/1/2014	0.0%	-3.6%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.97	**$5.74**	($0.23)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$15.09	**$14.50**	($0.59)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$12.24	**$11.77**	($0.47)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$16.51	**$15.87**	($0.64)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.94	**$11.48**	($0.46)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$16.82	**$16.18**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$9.32	**$8.97**	($0.35)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$23.55	**$22.67**	($0.88)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$19.11	**$18.39**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$25.77	**$24.80**	($0.97)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.64	**$17.94**	($0.70)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$26.26	**$25.28**	($0.98)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.91	**$8.57**	($0.34)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$22.52	**$21.66**	($0.86)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$18.27	**$17.57**	($0.70)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$24.64	**$23.70**	($0.94)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.82	**$17.14**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$25.11	**$24.15**	($0.96)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.41	**$8.09**	($0.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$21.25	**$20.44**	($0.81)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$17.24	**$16.58**	($0.66)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$23.25	**$22.37**	($0.88)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.82	**$16.18**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$23.70	**$22.80**	($0.90)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.83	**$9.46**	($0.37)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$24.84	**$23.91**	($0.93)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$20.15	**$19.39**	($0.76)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$27.18	**$26.16**	($1.02)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.66	**$18.92**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$27.70	**$26.66**	($1.04)	-3.8%	7/1/2014	0.0%	-3.8%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.40	**$9.04**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$23.75	**$22.84**	($0.91)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$19.27	**$18.53**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$25.99	**$25.00**	($0.99)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.80	**$18.08**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$26.49	**$25.47**	($1.02)	-3.9%	7/1/2014	0.0%	-3.9%
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.95	**$8.60**	($0.35)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$22.62	**$21.73**	($0.89)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$18.35	**$17.63**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$24.75	**$23.78**	($0.97)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.90	**$17.20**	($0.70)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$25.22	**$24.23**	($0.99)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.48	**$10.09**	($0.39)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$26.48	**$25.50**	($0.98)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$21.48	**$20.68**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$28.98	**$27.90**	($1.08)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.96	**$20.18**	($0.78)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$29.53	**$28.43**	($1.10)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.09	**$9.71**	($0.38)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$25.50	**$24.54**	($0.96)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$20.68	**$19.91**	($0.77)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$27.90	**$26.85**	($1.05)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.18	**$19.42**	($0.76)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$28.43	**$27.36**	($1.07)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.52	**$9.16**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$24.06	**$23.15**	($0.91)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$19.52	**$18.78**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$26.32	**$25.33**	($0.99)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.04	**$18.32**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$26.83	**$25.81**	($1.02)	-3.8%	7/1/2014	0.0%	-3.8%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$11.18	**$10.75**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$28.25	**$27.17**	($1.08)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$22.92	**$22.04**	($0.88)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$30.91	**$29.72**	($1.19)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.36	**$21.50**	($0.86)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$31.51	**$30.29**	($1.22)	-3.9%	7/1/2014	0.0%	-3.9%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.71	**$10.31**	($0.40)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$27.06	**$26.05**	($1.01)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$21.96	**$21.14**	($0.82)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$29.61	**$28.51**	($1.10)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.42	**$20.62**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$30.18	**$29.05**	($1.13)	-3.7%	7/1/2014	0.0%	-3.7%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.16	**$9.78**	($0.38)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$25.67	**$24.71**	($0.96)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$20.83	**$20.05**	($0.78)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$28.09	**$27.04**	($1.05)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.32	**$19.56**	($0.76)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$28.63	**$27.56**	($1.07)	-3.7%	7/1/2014	0.0%	-3.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$2.05	**$1.97**	($0.08)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$5.18	**$4.98**	($0.20)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$4.20	**$4.04**	($0.16)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$5.67	**$5.45**	($0.22)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.10	**$3.94**	($0.16)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$5.78	**$5.55**	($0.23)	-4.0%	7/1/2014	0.0%	-4.0%
$250 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.95	**$1.87**	($0.08)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$4.93	**$4.73**	($0.20)	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$4.00	**$3.83**	($0.17)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$5.39	**$5.17**	($0.22)	-4.1%	7/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.90	**$3.74**	($0.16)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$5.50	**$5.27**	($0.23)	-4.2%	7/1/2014	0.0%	-4.2%
$500 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.91	**$1.83**	($0.08)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$4.83	**$4.62**	($0.21)	-4.3%	7/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$3.92	**$3.75**	($0.17)	-4.3%	7/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$5.28	**$5.06**	($0.22)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.82	**$3.66**	($0.16)	-4.2%	7/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$5.38	**$5.16**	($0.22)	-4.1%	7/1/2014	0.0%	-4.1%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.00	**$5.77**	($0.23)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$15.16	**$14.58**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$12.30	**$11.83**	($0.47)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$16.59	**$15.95**	($0.64)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.00	**$11.54**	($0.46)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$16.91	**$16.26**	($0.65)	-3.8%	7/1/2014	0.0%	-3.8%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.77	**$5.56**	($0.21)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$14.58	**$14.05**	($0.53)	-3.6%	7/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$11.83	**$11.40**	($0.43)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$15.95	**$15.37**	($0.58)	-3.6%	7/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.54	**$11.12**	($0.42)	-3.6%	7/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$16.26	**$15.67**	($0.59)	-3.6%	7/1/2014	0.0%	-3.6%
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.46	**$5.25**	($0.21)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$13.80	**$13.27**	($0.53)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$11.19	**$10.76**	($0.43)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$15.10	**$14.52**	($0.58)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.92	**$10.50**	($0.42)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$15.39	**$14.79**	($0.60)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.63	**$8.31**	($0.32)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$21.81	**$21.00**	($0.81)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$17.69	**$17.04**	($0.65)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$23.86	**$22.98**	($0.88)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.26	**$16.62**	($0.64)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$24.32	**$23.42**	($0.90)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.32	**$8.00**	($0.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$21.02	**$20.22**	($0.80)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$17.06	**$16.40**	($0.66)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$23.00	**$22.12**	($0.88)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.64	**$16.00**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$23.45	**$22.54**	($0.91)	-3.9%	7/1/2014	0.0%	-3.9%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$7.83	**$7.54**	($0.29)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$19.79	**$19.05**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$16.05	**$15.46**	($0.59)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$21.65	**$20.85**	($0.80)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.66	**$15.08**	($0.58)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$22.06	**$21.25**	($0.81)	-3.7%	7/1/2014	0.0%	-3.7%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.22	**$8.88**	($0.34)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$23.30	**$22.44**	($0.86)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$18.90	**$18.20**	($0.70)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$25.49	**$24.55**	($0.94)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.44	**$17.76**	($0.68)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$25.98	**$25.02**	($0.96)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.84	**$8.50**	($0.34)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$22.34	**$21.48**	($0.86)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$18.12	**$17.43**	($0.69)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$24.44	**$23.50**	($0.94)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.68	**$17.00**	($0.68)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$24.91	**$23.95**	($0.96)	-3.9%	7/1/2014	0.0%	-3.9%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.40	**$8.08**	($0.32)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$21.23	**$20.42**	($0.81)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$17.22	**$16.56**	($0.66)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$23.23	**$22.34**	($0.89)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.80	**$16.16**	($0.64)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$23.67	**$22.77**	($0.90)	-3.8%	7/1/2014	0.0%	-3.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.76	**$9.40**	($0.36)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$24.66	**$23.75**	($0.91)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$20.01	**$19.27**	($0.74)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$26.99	**$25.99**	($1.00)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.52	**$18.80**	($0.72)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$27.50	**$26.49**	($1.01)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.39	**$9.03**	($0.36)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$23.73	**$22.82**	($0.91)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$19.25	**$18.51**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$25.96	**$24.97**	($0.99)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.78	**$18.06**	($0.72)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$26.46	**$25.45**	($1.01)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$8.95	**$8.60**	($0.35)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$22.62	**$21.73**	($0.89)	-3.9%	7/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$18.35	**$17.63**	($0.72)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$24.75	**$23.78**	($0.97)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.90	**$17.20**	($0.70)	-3.9%	7/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$25.22	**$24.23**	($0.99)	-3.9%	7/1/2014	0.0%	-3.9%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.49	**$10.10**	($0.39)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$26.51	**$25.52**	($0.99)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$21.50	**$20.71**	($0.79)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$29.00	**$27.93**	($1.07)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.98	**$20.20**	($0.78)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$29.56	**$28.46**	($1.10)	-3.7%	7/1/2014	0.0%	-3.7%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.10	**$9.72**	($0.38)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$25.52	**$24.56**	($0.96)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$20.71	**$19.93**	($0.78)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$27.93	**$26.88**	($1.05)	-3.8%	7/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.20	**$19.44**	($0.76)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$28.46	**$27.39**	($1.07)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.61	**$9.25**	($0.36)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$24.28	**$23.37**	($0.91)	-3.7%	7/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$19.70	**$18.96**	($0.74)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$26.57	**$25.58**	($0.99)	-3.7%	7/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.22	**$18.50**	($0.72)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$27.08	**$26.07**	($1.01)	-3.7%	7/1/2014	0.0%	-3.7%
$100 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.63	**$1.58**	($0.05)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$4.12	**$3.99**	($0.13)	-3.2%	7/1/2014	0.0%	-3.2%
TWO PERSON 3 & 4 TIER RATES	$3.34	**$3.24**	($0.10)	-3.0%	7/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$4.51	**$4.37**	($0.14)	-3.1%	7/1/2014	0.0%	-3.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.26	**$3.16**	($0.10)	-3.1%	7/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$4.59	**$4.45**	($0.14)	-3.1%	7/1/2014	0.0%	-3.1%
$250 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.52**	($0.06)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$3.99	**$3.84**	($0.15)	-3.8%	7/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.12**	($0.12)	-3.7%	7/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$4.37	**$4.20**	($0.17)	-3.9%	7/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$3.04**	($0.12)	-3.8%	7/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$4.45	**$4.28**	($0.17)	-3.8%	7/1/2014	0.0%	-3.8%
$500 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.46	**$1.40**	($0.06)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$3.69	**$3.54**	($0.15)	-4.1%	7/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$2.99	**$2.87**	($0.12)	-4.0%	7/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$4.04	**$3.87**	($0.17)	-4.2%	7/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.92	**$2.80**	($0.12)	-4.1%	7/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$4.11	**$3.95**	($0.16)	-3.9%	7/1/2014	0.0%	-3.9%
DEPENDENT/STUDENT COVERAGE (Buffalo HMO and POS)							
26/26	1.0485	**1.0485**	0.0000	0.0%	7/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	7/1/2014	0.0%	0.0%

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HealthNow New York, Inc.
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Benefit Descriptions

Form Number	Product Name	Description
BS-NNY-1	Par Plus (PP)	An indemnity health care plan with first dollar coverage for hospital and medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Unpaid balances and additional benefits are subject to deductible and coinsurance.
BS-PPR-1A	PP Rider	Rider to Par Plus to Increase the Inpatient Days of Care to 120 or 365.
BS-PPR-2A	PP Rider	Rider to Par Plus to change Coinsurance to 80% or 90%.
BS-PPR-3	PP Rider	Rider to Par Plus to Increase the Deductible to $100 or $200.
BS-R-22	PP Rider	Rider to Par Plus to Add a $2,000 Additional Benefit waiver.
BS-CC-1AB	Care Plus (CP)	An indemnity health care plan with a $240 deductible for hospital and first dollar coverage for medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Unpaid balances and additional benefits are subject to deductible and coinsurance.
BS-CCR-1AB	CP Rider	Rider to Care Plus to Increase the Deductible to $300 or $500.
BS-R-79	CP Rider	Rider to delete prescription drug coverage from additional benefits. Coverage is replaced with BS-R-10A (REV), BS-R-82, or BS-SBPD-1.
BS-CCM-1 (REV)	Secure Blue (SB)	An indemnity health care plan with all benefits, hospital, medical/surgical, and additional benefits, subject to deductible and coinsurance, then paid in accordance with BSNENY schedule of allowances. Office visits are not subject to deductible and coinsurance, and are paid in full after a copayment of the lesser of $10 or 20%. Coinsurance provisions are 80% for participating physicians and 70% for non-participating physicians.
BS-R-159	SB Rider	Rider to Secure Blue to change the contract to Secure Blue Extra. Secure Blue Extra is an indemnity health care plan with first dollar coverage for hospital and medical/surgical benefits paid in accordance with BSNENY schedule of allowances. Additional benefits are subject to deductible and coinsurance. Coinsurance provisions are 100% for participating physicians and 90%$ for non-participating physicians.
BS-R-139	SB Rider	Rider to Secure Blue Extra to Add a $240 Hospital Deductible.
BS-R-10A (REV)	Prescription Drug Rider	Prescription Drug Card with one copay for generic and brand prescriptions ${0.00 - 10.00}. Rider to health contract.
BS-R-95(REV)	Maintenance Drug Rider	Maintenance Drug Program with one copay for generic and brand prescriptions ${0.00 - 10.00}. Rider to health contract.
BS-R-82	Prescription Drug Rider	Prescription Drug Card with ${0.00 - 10.00} generic copay and ${0.00 - 10.00} brand copay. Rider to health contract.
BS-SBPD-1	Prescription Drug Contract	Freestanding drug contract with coinsurance options of 80%/20% or 50%/50% and an optional $50 deductible.
BS-MS-A	Medicare A	Medicare standard plan A.
BS-MS-B	Medicare B	Medicare standard plan B.
BS-MS-C	Medicare C	Medicare standard plan C.
BS-MS-H	Medicare H	Medicare standard plan H.

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Form Number	Product Name	Description
BS-MSC-1	Golden Plus	Medicare supplemental policy parts A & B.
BS-MSC-R1	Golden Plus Four	Rider to Golden Plus amends payments to BS-MSC-1.
BS-R-17	Hearing Rider	Adds hearing care benefits subject to the deductible/coinsurance provisions of the contract.
BS-R-18	Vision Rider	Vision care benefits subject to the deductible and coinsurance to a maximum of : Exam - $50; Frames - $50; Single Lenses - $40; Bifocals - $50; Trifocals - $70; Contacts - $200; Lenticular - $100.
BS-R-19	Private Duty Nursing Rider	Rider to Golden Plus to add 750 hours of Private Duty Nursing.
BS-65A	Over 65	Medicare supplemental policy to Medicare part B.
BS-DIC-2	Dental Contract	An indemnity dental care plan paid in accordance with BSNENY indemnity fee schedule.
BS-DR-7	Dental Rider	Rider to Dental to Add student to age 25 coverage.
BS-DENT-2	Dental Contract	An indemnity dental care plan paid in accordance with BSNENY fee schedule. Product includes options for coinsurance on preventative benefits and optional orthodontic coverage/ preventative @100% or 80%, with or without Orthodontics.
BS-VOLDENT	Voluntary Dental Contract	A voluntary indemnity dental care plan paid in accordance with BSNENY fee schedule.
BS-R-63	Sterilization Rider	Rider to delete coverage for sterilization to indemnity contracts.
BS-R-96	Abortion Rider	Rider to delete coverage for elective abortion to indemnity contracts.
BS-R-66 FS (REV)	Federal Mandate	COBRA - Federal Mandate
BS-R-21 A	NYS Mandate	Alcohol and Substance Abuse
BS-R-40 A	NYS Mandate	Social Work Benefits
BS-R-98 (REV)	NYS Mandate	Mammography Screening
BS-R-120	NYS Mandate	Cancer Drug Therapy
BS-R-64A	BS Mandate	Ambulatory Facility
BS-R-71	BS Mandate	Outpatient Anesthesia for Surgical & Birthing Centers
BS-R-92	BS Mandate	Amend PDN Benefits
BS-R-21	NYS M/A Rider	Alcohol and Substance Abuse
BS-R-24 (REV)	NYS M/A Rider	Hospice
BS-R-24A	NYS M/A Rider	Hospice - 210 days
BS-R-40AB	NYS M/A Rider	Social Work Benefits
BS-R-59	NYS M/A Rider	Skilled Nursing Facility
BS-R-60	NYS M/A Rider	RN Coverage
BS-SBR-7	NYS M/A Rider	AASS - Secure Blue
BS-SBR-7A	NYS M/A Rider	AASS - Secure Blue Extra
BS-SBR-END1	NYS M/A Rider	AASS - Options - SBX
HNDRUG	Prescription Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.

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Rating Regions

Indemnity Region	Counties
NENY 1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schnectady, Schoharie, Warren, Washington, Clinton, Essex
NENY 2	Dutchess, Orange, Putnam, Sullivan, Ulster

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Region 1

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-DIC-2 - FREESTANDING DENTAL CONTRACT							
SINGLE 2 TIER RATES	$9.04	**$9.88**	$0.84	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$27.99	**$30.60**	$2.61	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-DR-7 - DENTAL STUDENT RIDER - ADD STUDENT COVERAGE TO AGE 25							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 1 - 80% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$15.91	**$17.38**	$1.47	9.2%	10/1/2014	0.0%	9.2%
FAMILY 2 TIER RATES	$42.98	**$46.95**	$3.97	9.2%	10/1/2014	0.0%	9.2%
TWO PERSON 3 & 4 TIER RATES	$32.63	**$35.64**	$3.01	9.2%	10/1/2014	0.0%	9.2%
FAMILY 3 TIER RATES	$48.07	**$52.52**	$4.45	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$33.42	**$36.51**	$3.09	9.2%	10/1/2014	0.0%	9.2%
FAMILY 4 TIER RATES	$50.34	**$54.99**	$4.65	9.2%	10/1/2014	0.0%	9.2%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 2 - 80% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$19.13	**$20.90**	$1.77	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$51.68	**$56.46**	$4.78	9.2%	10/1/2014	0.0%	9.2%
TWO PERSON 3 & 4 TIER RATES	$39.23	**$42.86**	$3.63	9.3%	10/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$57.80	**$63.15**	$5.35	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$40.19	**$43.91**	$3.72	9.3%	10/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$60.53	**$66.13**	$5.60	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 4 - 100% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$18.07	**$19.75**	$1.68	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$48.82	**$53.36**	$4.54	9.3%	10/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$37.06	**$40.50**	$3.44	9.3%	10/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$54.60	**$59.68**	$5.08	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$37.96	**$41.49**	$3.53	9.3%	10/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$57.17	**$62.49**	$5.32	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 3 - 100% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$21.30	**$23.28**	$1.98	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$57.54	**$62.89**	$5.35	9.3%	10/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$43.68	**$47.74**	$4.06	9.3%	10/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$64.36	**$70.34**	$5.98	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.75	**$48.91**	$4.16	9.3%	10/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$67.39	**$73.66**	$6.27	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-VOLDENT - VOLUNTARY DENTAL							
SINGLE 2 TIER RATES	$21.26	**$23.24**	$1.98	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$57.44	**$62.79**	$5.35	9.3%	10/1/2014	0.0%	9.3%

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Region 1

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-R-215 - CROWN RIDER WITH $500 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$3.63	**$3.97**	$0.34	9.4%	10/1/2014	0.0%	9.4%
FAMILY 2 TIER RATES	$9.44	**$10.33**	$0.89	9.4%	10/1/2014	0.0%	9.4%
TWO PERSON 3 & 4 TIER RATES	$7.45	**$8.15**	$0.70	9.4%	10/1/2014	0.0%	9.4%
FAMILY 3 TIER RATES	$10.40	**$11.38**	$0.98	9.4%	10/1/2014	0.0%	9.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.27	**$7.95**	$0.68	9.4%	10/1/2014	0.0%	9.4%
FAMILY 4 TIER RATES	$10.89	**$11.91**	$1.02	9.4%	10/1/2014	0.0%	9.4%
FORM # BS-R-215 - CROWN RIDER WITH $1000 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$4.82	**$5.26**	$0.44	9.1%	10/1/2014	0.0%	9.1%
FAMILY 2 TIER RATES	$12.54	**$13.68**	$1.14	9.1%	10/1/2014	0.0%	9.1%
TWO PERSON 3 & 4 TIER RATES	$9.89	**$10.79**	$0.90	9.1%	10/1/2014	0.0%	9.1%
FAMILY 3 TIER RATES	$13.81	**$15.07**	$1.26	9.1%	10/1/2014	0.0%	9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.65	**$10.54**	$0.89	9.2%	10/1/2014	0.0%	9.2%
FAMILY 4 TIER RATES	$14.46	**$15.78**	$1.32	9.1%	10/1/2014	0.0%	9.1%

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Region 2

GROUP RATES DESCRIPTION	PROPOSED MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-DIC-2 - FREESTANDING DENTAL CONTRACT							
SINGLE 2 TIER RATES	$10.84	**$11.84**	$1.00	9.2%	10/1/2014	0.0%	9.2%
FAMILY 2 TIER RATES	$33.62	**$36.73**	$3.11	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-DR-7 - DENTAL STUDENT RIDER - ADD STUDENT COVERAGE TO AGE 25							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 1 - 80% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$18.07	**$19.75**	$1.68	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$48.83	**$53.37**	$4.54	9.3%	10/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$37.07	**$40.51**	$3.44	9.3%	10/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$54.61	**$59.69**	$5.08	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$37.97	**$41.50**	$3.53	9.3%	10/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$57.20	**$62.51**	$5.31	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 2 - 80% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$21.77	**$23.80**	$2.03	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$58.83	**$64.32**	$5.49	9.3%	10/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$44.65	**$48.82**	$4.17	9.3%	10/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$65.80	**$71.93**	$6.13	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.74	**$50.01**	$4.27	9.3%	10/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$68.91	**$75.33**	$6.42	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 4 - 100% PREVENTATIVE, NO ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$20.51	**$22.41**	$1.90	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$55.43	**$60.56**	$5.13	9.3%	10/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$42.07	**$45.97**	$3.90	9.3%	10/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$61.99	**$67.73**	$5.74	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$43.10	**$47.09**	$3.99	9.3%	10/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$64.92	**$70.93**	$6.01	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-DENT-2 - FREESTANDING DENTAL CONTRACT OPTION 3 - 100% PREVENTATIVE, WITH ORTHODONTICS							
SINGLE 2, 3, & 4 TIER RATES	$24.23	**$26.48**	$2.25	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$65.48	**$71.56**	$6.08	9.3%	10/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$49.70	**$54.32**	$4.62	9.3%	10/1/2014	0.0%	9.3%
FAMILY 3 TIER RATES	$73.23	**$80.03**	$6.80	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.91	**$55.64**	$4.73	9.3%	10/1/2014	0.0%	9.3%
FAMILY 4 TIER RATES	$76.69	**$83.81**	$7.12	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-VOLDENT - VOLUNTARY DENTAL							
SINGLE 2 TIER RATES	$24.23	**$26.48**	$2.25	9.3%	10/1/2014	0.0%	9.3%
FAMILY 2 TIER RATES	$65.42	**$71.49**	$6.07	9.3%	10/1/2014	0.0%	9.3%
FORM # BS-R-215 - CROWN RIDER WITH $500 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$4.17	**$4.56**	$0.39	9.4%	10/1/2014	0.0%	9.4%
FAMILY 2 TIER RATES	$10.85	**$11.86**	$1.01	9.3%	10/1/2014	0.0%	9.3%
TWO PERSON 3 & 4 TIER RATES	$8.55	**$9.34**	$0.79	9.2%	10/1/2014	0.0%	9.2%
FAMILY 3 TIER RATES	$11.95	**$13.06**	$1.11	9.3%	10/1/2014	0.0%	9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.33	**$9.11**	$0.78	9.4%	10/1/2014	0.0%	9.4%
FAMILY 4 TIER RATES	$12.51	**$13.68**	$1.17	9.4%	10/1/2014	0.0%	9.4%
FORM # BS-R-215 - CROWN RIDER WITH $1000 ANNUAL MAXIMUM							
SINGLE 2, 3, & 4 TIER RATES	$5.58	**$6.11**	$0.53	9.5%	10/1/2014	0.0%	9.5%
FAMILY 2 TIER RATES	$14.52	**$15.90**	$1.38	9.5%	10/1/2014	0.0%	9.5%
TWO PERSON 3 & 4 TIER RATES	$11.44	**$12.52**	$1.08	9.4%	10/1/2014	0.0%	9.4%
FAMILY 3 TIER RATES	$15.99	**$17.51**	$1.52	9.5%	10/1/2014	0.0%	9.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.15	**$12.21**	$1.06	9.5%	10/1/2014	0.0%	9.5%
FAMILY 4 TIER RATES	$16.74	**$18.33**	$1.59	9.5%	10/1/2014	0.0%	9.5%

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Product Line	Product Name	Region	Page Numbers
HMO+POS	Available Packages and Riders	Region 1	1-17
HMO	Master Group Contract	Region 1	18-21
POS	Master Group Contract	Region 1	22-25

HealthNow New York, Inc.
d/b/a BlueShield of Northeastern New York
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Benefit Descriptions

Form Number	Product Name	Description
BS-ALBHMO.6	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $15 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.7	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $10 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.8	NYS Mandated Direct Pay POS Health Plus	Adds out of network benefits to BS-ALBHMO.7. NYS Mandate. Available to Direct Pay Subscribers.
BS-ALBHMO.5	Child Health Plus	New York State Child Health Plus Product.
BS-ALBHMO.1	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $10 office visit copay option. Available to Groups.
BS-ALBHMO.2	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $15 office visit copay option. Available to Groups.
BS-R-198	Health Now Rider	A Blue Shield Mandate to be sold with BS-ALBHMO.1 and BS-ALBHMO.2, which changes benefits for outpatient surgery, rehabiliative therapy, mental health/ substance abuse, home health care, and ambulance.
BS-ALBPOS.1	Health Plus	Adds out of network benefits to Health Now. All benefits are subject to a deductible and coinsurance. Deductible options are $250, $500, or $750 per individual.
BS-R-199	Health Plus Rider	A Blue Shield Mandate to be sold with BS-ALBPOS.1 which changes benefits for rehabiliative therapy and the annual maximum.
BS-ALBHMO.10	Health Now Flex	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with optional PCP/Specialist copays of $10/10,$5/15,$0/20 or $15/15,$10/20. Available to groups.
BS-ALBPOS.10	Health Now Flex	Adds out of network benefits to Health Now Flex. All benefits are subject to a deductible, coinsurance and out of pocket limit. Deductible options are $250, $500, or $750; Coinsurance options are 20% or 25%; Out of pocket limit options are $5000 and unlimited.
BS-R-211	Health Now Flex Dental	Rider to add an annual dental exam and cleaning to the Health Now Flex contract.
BS-R-212	Health Now Flex Vision	Rider to add vision benefits to the Health Now Flex contract.
BS-R-203	Health Now Flex Chiro	Rider to add chiropractic benefits to the Health Now Flex contract.
BS-R-167	Health Now/Health Now Flex Rider	Rider to add 30 days of inpatient treatment for alcoholism and substance abuse to the Health Now contract.
BS-R-168	Health Now/Health Now Flex Rider	Rider to add coverage for mental health visits up to a total value of $1400 per person per calendar year to the Health Now contract.
BS-R-169	Health Now/Health Now Flex Rider	Rider to exclude abortion coverage to the Health Now contract.
BS-R-170	Health Now/Health Now Flex Rider	Rider to change dependent coverage to age 23.

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Benefit Descriptions

Form Number	Product Name	Description
BS-R-171	Health Now/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Now contract.
BS-R-172	Health Now/Health Now Flex Rider	Rider to add an inpatient copayment of $250 or $500 to each single confinement in a hospital, nursing home, skilled nursing facility or other facility to the Health Now contract.
BS-R-191	Health Now Rider	Rider to add vision benefits to the Helath Now contract.
BS-R-182	Health Plus/Health Now Flex Rider	Rider to delete elective abortion coverage to the Health Plus contract. To be sold with rider BS-R-169.
BS-R-183	Health Plus/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Plus contract. To be sold with rider BS-R-171.
BS-R-200	Health Plus Rider	Rider to change the coinsurance on a Health Plus contract from 75% to 80%, with an option for an out of pocket maximum.
BS-R-166	Managed Drug Rider	Prescription drug card with one copay for generic and brand prescriptions and subject to mandatory generic reimbursement. Copay options are $5, $8, $10, $5/10, 20%. or 50%.
BS-R-166END1	Managed Drug Endorsement	Rider to delete coverage of oral contraceptives from managed drug coverage.
BS-R-166END2	Managed Drug Endorsement	Rider to delete mandatory generic reimbursement from managed drug coverage.
BS-R-166END3	Managed Drug Endorsement	Rider to add a $500 individual/$1000 family annual maximum to managed drug coverage.
BS-R-166END5	Managed Drug Endorsement	Rider to add out of network prescription drug benefits at 50% with a $500 annual maximum.
BS-R-185	NYS M/A Rider	Rider to Health Plus adding benefits for Skilled Nursing Facility.
BS-R-186	NYS M/A Rider	Rider to Health Now adding Alcohol and Substance abuse coverage.
HNDRUG-HMO.1	Managed Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.
HN-ALBHMO-R-12	Vermont Rider	Rider to provide an option for HMO subscribers to add coverage for services rendered in the State of Vermont.
HN-HMO.AMEND-3	DME Amendment	Amendment to limit the maximum annual benefit for durable medical equipment, excluding oxygen and ventilators to $1,000 per person, per calendar year.
HN.HNY.GRP AND HN.HNY.IND	Healthy NY	A Health Maintenance Organization benefit providing medical coverage following New York State guidelines.
CR1E4N0022	Sizzel Rider	Rider to Waive Generic Oral Contraceptives Copay
C41A4N0016	Sizzel Rider	Rider to Wavie Inpatient Maternity Copay
C41A4N0018	Sizzel Rider	Rider to Waive Pediatric PCP Copay
LS1G4N0004	Master Group Contract	Master Group Plan to allow for coverage of domestic partners
CH1A4N0062	Dependent/Student rider	Extend dep/stud coverage to the end of the year or end of the month
AH1R4N0050	New Copay Options	Rider to add office visit, ambulance, and ER copays for ALBHMO.10
LH1R4N0052	New Copay Options	Rider to add office visit, ambulance, and ER copays for Master Group Contract
CH1R4N0054	New Copay Options	Rider to add office visit, ambulance, and ER copays for HMO 100

HealthNow New York, Inc.
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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**

The number of hospice care days is limited to 210 days

C. **Medical Services**

Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**

Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only
E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

HealthNow New York, Inc.
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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 1 - HMO**	**OPTION 1 - W/POS**
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is s $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 2- HMO**	**OPTION 2 - W/POS**
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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Master Group Contract
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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 4- HMO**	**OPTION 4 - W/POS**
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

HealthNow New York, Inc.
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Rating Regions

Managed Care Region	Counties
NENY 1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schnectady, Warren, Washington

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 10/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$10 $5/$15 $0/$20							
SINGLE 2, 3, & 4 TIER RATES	$830.41	**$771.87**	($58.54)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,059.42	**$1,914.24**	($145.18)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,702.34	**$1,582.33**	($120.01)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,248.75	**$2,090.22**	($158.53)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,660.82	**$1,543.74**	($117.08)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,276.15	**$2,115.70**	($160.45)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$20 $15/$15							
SINGLE 2, 3, & 4 TIER RATES	$776.67	**$721.93**	($54.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,926.14	**$1,790.39**	($135.75)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,592.17	**$1,479.96**	($112.21)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,103.22	**$1,954.99**	($148.23)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,553.34	**$1,443.86**	($109.48)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,128.85	**$1,978.81**	($150.04)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$725.99	**$674.81**	($51.18)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,800.46	**$1,673.53**	($126.93)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,488.28	**$1,383.36**	($104.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$1,965.98	**$1,827.39**	($138.59)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,451.98	**$1,349.62**	($102.36)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$1,989.94	**$1,849.65**	($140.29)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$725.99	**$674.81**	($51.18)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,800.46	**$1,673.53**	($126.93)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,488.28	**$1,383.36**	($104.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$1,965.98	**$1,827.39**	($138.59)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,451.98	**$1,349.62**	($102.36)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$1,989.94	**$1,849.65**	($140.29)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-R-167: SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.42	**$4.11**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$10.96	**$10.19**	($0.77)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.06	**$8.43**	($0.63)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$11.97	**$11.13**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.84	**$8.22**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.12	**$11.27**	($0.85)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-R-207: PROSTHETICS & ORTHOTICS RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.45	**$4.14**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$11.04	**$10.27**	($0.77)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.12	**$8.49**	($0.63)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$12.05	**$11.21**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.90	**$8.28**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.20	**$11.35**	($0.85)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-172: INPATIENT COPAY RIDER - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.53)	**($3.28)**	$0.25	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($8.75)	**($8.13)**	$0.62	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($7.24)	**($6.72)**	$0.52	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($9.56)	**($8.88)**	$0.68	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.06)	**($6.56)**	$0.50	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($9.68)	**($8.99)**	$0.69	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-R-172: INPATIENT COPAY RIDER - $500							
SINGLE 2, 3, & 4 TIER RATES	($7.06)	**($6.57)**	$0.49	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($17.51)	**($16.29)**	$1.22	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($14.47)	**($13.47)**	$1.00	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($19.12)	**($17.79)**	$1.33	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.12)	**($13.14)**	$0.98	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($19.35)	**($18.01)**	$1.34	-6.9%	10/1/2014	0.0%	-6.9%
FORM # ALBHMO.10-R.4 : EMERGENCY ROOM $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.85)	**($0.78)**	$0.07	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 2 TIER RATES	($2.11)	**($1.93)**	$0.18	-8.5%	10/1/2014	0.0%	-8.5%
TWO PERSON 3 & 4 TIER RATES	($1.74)	**($1.60)**	$0.14	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($2.30)	**($2.11)**	$0.19	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.70)	**($1.56)**	$0.14	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 4 TIER RATES	($2.33)	**($2.14)**	$0.19	-8.2%	10/1/2014	0.0%	-8.2%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($1.53)	**($1.43)**	$0.10	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($3.79)	**($3.55)**	$0.24	-6.3%	10/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	($3.14)	**($2.93)**	$0.21	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($4.14)	**($3.87)**	$0.27	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.06)	**($2.86)**	$0.20	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($4.19)	**($3.92)**	$0.27	-6.4%	10/1/2014	0.0%	-6.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($2.82)	**($2.62)**	$0.20	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($6.99)	**($6.50)**	$0.49	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($5.78)	**($5.37)**	$0.41	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($7.64)	**($7.09)**	$0.55	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.64)	**($5.24)**	$0.40	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($7.73)	**($7.18)**	$0.55	-7.1%	10/1/2014	0.0%	-7.1%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($1.43)	**($1.32)**	$0.11	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($3.55)	**($3.27)**	$0.28	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($2.93)	**($2.71)**	$0.22	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($3.87)	**($3.57)**	$0.30	-7.8%	10/1/2014	0.0%	-7.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.86)	**($2.64)**	$0.22	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($3.92)	**($3.62)**	$0.30	-7.7%	10/1/2014	0.0%	-7.7%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($2.72)	**($2.53)**	$0.19	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($6.75)	**($6.27)**	$0.48	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($5.58)	**($5.19)**	$0.39	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($7.37)	**($6.85)**	$0.52	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.44)	**($5.06)**	$0.38	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($7.46)	**($6.93)**	$0.53	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.78	**$27.69**	($2.09)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$73.85	**$68.67**	($5.18)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$61.05	**$56.76**	($4.29)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$80.64	**$74.98**	($5.66)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.56	**$55.38**	($4.18)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$81.63	**$75.90**	($5.73)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.53	**$25.60**	($1.93)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$68.27	**$63.49**	($4.78)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$56.44	**$52.48**	($3.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$74.55	**$69.32**	($5.23)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.06	**$51.20**	($3.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$75.46	**$70.17**	($5.29)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.46	**$23.66**	($1.80)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$63.14	**$58.68**	($4.46)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$52.19	**$48.50**	($3.69)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$68.95	**$64.07**	($4.88)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.92	**$47.32**	($3.60)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$69.79	**$64.85**	($4.94)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.52	**$30.23**	($2.29)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$80.65	**$74.97**	($5.68)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$66.67	**$61.97**	($4.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$88.06	**$81.86**	($6.20)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.04	**$60.46**	($4.58)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$89.14	**$82.86**	($6.28)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$15.42	**$14.33**	($1.09)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$38.24	**$35.54**	($2.70)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$31.61	**$29.38**	($2.23)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$41.76	**$38.81**	($2.95)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.84	**$28.66**	($2.18)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$42.27	**$39.28**	($2.99)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.91)	**($0.85)**	$0.06	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($2.26)	**($2.11)**	$0.15	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($1.87)	**($1.74)**	$0.13	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($2.46)	**($2.30)**	$0.16	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.82)	**($1.70)**	$0.12	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($2.49)	**($2.33)**	$0.16	-6.4%	10/1/2014	0.0%	-6.4%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.34	**$30.06**	($2.28)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$80.20	**$74.55**	($5.65)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$66.30	**$61.62**	($4.68)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$87.58	**$81.40**	($6.18)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$64.68	**$60.12**	($4.56)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$88.64	**$82.39**	($6.25)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.97	**$27.85**	($2.12)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$74.33	**$69.07**	($5.26)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$61.44	**$57.09**	($4.35)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$81.16	**$75.42**	($5.74)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.94	**$55.70**	($4.24)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$82.15	**$76.34**	($5.81)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$27.85	**$25.89**	($1.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$69.07	**$64.21**	($4.86)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$57.09	**$53.07**	($4.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$75.42	**$70.11**	($5.31)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.70	**$51.78**	($3.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$76.34	**$70.96**	($5.38)	-7.0%	10/1/2014	0.0%	-7.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$34.95	**$32.50**	($2.45)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$86.68	**$80.60**	($6.08)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$71.65	**$66.63**	($5.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$94.64	**$88.01**	($6.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$69.90	**$65.00**	($4.90)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$95.80	**$89.08**	($6.72)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$17.60	**$16.36**	($1.24)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$43.65	**$40.57**	($3.08)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$36.08	**$33.54**	($2.54)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$47.66	**$44.30**	($3.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.20	**$32.72**	($2.48)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$48.24	**$44.84**	($3.40)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.29	**$0.27**	($0.02)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$0.72	**$0.67**	($0.05)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$0.59	**$0.55**	($0.04)	-6.2%	10/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$0.79	**$0.73**	($0.06)	-7.4%	10/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.58	**$0.54**	($0.04)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$0.79	**$0.74**	($0.05)	-6.3%	10/1/2014	0.0%	-6.3%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.29	**$26.29**	($2.00)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$70.16	**$65.20**	($4.96)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$57.99	**$53.89**	($4.10)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$76.61	**$71.19**	($5.42)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.58	**$52.58**	($4.00)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$77.54	**$72.06**	($5.48)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.15	**$24.30**	($1.85)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$64.85	**$60.26**	($4.59)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$53.61	**$49.82**	($3.79)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$70.81	**$65.80**	($5.01)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.30	**$48.60**	($3.70)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$71.68	**$66.61**	($5.07)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.08	**$22.38**	($1.70)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$59.72	**$55.50**	($4.22)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$49.36	**$45.88**	($3.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$65.21	**$60.61**	($4.60)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.16	**$44.76**	($3.40)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$66.00	**$61.34**	($4.66)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.07	**$28.88**	($2.19)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$77.05	**$71.62**	($5.43)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$63.69	**$59.20**	($4.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$84.14	**$78.21**	($5.93)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.14	**$57.76**	($4.38)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$85.16	**$79.16**	($6.00)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.82	**$6.33**	($0.49)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$16.91	**$15.70**	($1.21)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$13.98	**$12.98**	($1.00)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$18.47	**$17.14**	($1.33)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.64	**$12.66**	($0.98)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$18.69	**$17.35**	($1.34)	-7.2%	10/1/2014	0.0%	-7.2%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.14	**$1.99**	($0.15)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$5.31	**$4.94**	($0.37)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$4.39	**$4.08**	($0.31)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$5.80	**$5.39**	($0.41)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.28	**$3.98**	($0.30)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$5.87	**$5.45**	($0.42)	-7.2%	10/1/2014	0.0%	-7.2%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.76	**$28.59**	($2.17)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$76.28	**$70.90**	($5.38)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$63.06	**$58.61**	($4.45)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$83.30	**$77.42**	($5.88)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.52	**$57.18**	($4.34)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$84.31	**$78.37**	($5.94)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.43	**$26.43**	($2.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$70.51	**$65.55**	($4.96)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$58.28	**$54.18**	($4.10)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$76.99	**$71.57**	($5.42)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.86	**$52.86**	($4.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$77.93	**$72.44**	($5.49)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.41	**$24.55**	($1.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.50	**$60.88**	($4.62)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$54.14	**$50.33**	($3.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$71.52	**$66.48**	($5.04)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.82	**$49.10**	($3.72)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.39	**$67.29**	($5.10)	-7.0%	10/1/2014	0.0%	-7.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$33.34	**$30.99**	($2.35)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$82.68	**$76.86**	($5.82)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$68.35	**$63.53**	($4.82)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$90.28	**$83.92**	($6.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$66.68	**$61.98**	($4.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$91.38	**$84.94**	($6.44)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.39	**$6.87**	($0.52)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$18.33	**$17.04**	($1.29)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$15.15	**$14.08**	($1.07)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$20.01	**$18.60**	($1.41)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.78	**$13.74**	($1.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$20.26	**$18.83**	($1.43)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.65	**$3.39**	($0.26)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$9.05	**$8.41**	($0.64)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$7.48	**$6.95**	($0.53)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$9.88	**$9.18**	($0.70)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.30	**$6.78**	($0.52)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$10.00	**$9.29**	($0.71)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.60	**$24.73**	($1.87)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.97	**$61.33**	($4.64)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$54.53	**$50.70**	($3.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$72.03	**$66.97**	($5.06)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.20	**$49.46**	($3.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.91	**$67.78**	($5.13)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.31	**$22.60**	($1.71)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$60.29	**$56.05**	($4.24)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$49.84	**$46.33**	($3.51)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$65.83	**$61.20**	($4.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.62	**$45.20**	($3.42)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$66.63	**$61.95**	($4.68)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.38	**$20.81**	($1.57)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$55.50	**$51.61**	($3.89)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$45.88	**$42.66**	($3.22)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$60.61	**$56.35**	($4.26)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.76	**$41.62**	($3.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$61.34	**$57.04**	($4.30)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.05	**$27.00**	($2.05)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$72.04	**$66.96**	($5.08)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$59.55	**$55.35**	($4.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$78.67	**$73.12**	($5.55)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.10	**$54.00**	($4.10)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$79.63	**$74.01**	($5.62)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.84	**$5.43**	($0.41)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$14.48	**$13.47**	($1.01)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$11.97	**$11.13**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$15.81	**$14.70**	($1.11)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.68	**$10.86**	($0.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$16.01	**$14.88**	($1.13)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.13	**$1.05**	($0.08)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2.80	**$2.60**	($0.20)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$2.32	**$2.15**	($0.17)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$3.06	**$2.84**	($0.22)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.26	**$2.10**	($0.16)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$3.10	**$2.88**	($0.22)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.68	**$26.66**	($2.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$71.13	**$66.12**	($5.01)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$58.79	**$54.65**	($4.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$77.67	**$72.20**	($5.47)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.36	**$53.32**	($4.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$78.61	**$73.08**	($5.53)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.60	**$24.73**	($1.87)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.97	**$61.33**	($4.64)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$54.53	**$50.70**	($3.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$72.03	**$66.97**	($5.06)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.20	**$49.46**	($3.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.91	**$67.78**	($5.13)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.53	**$22.79**	($1.74)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$60.83	**$56.52**	($4.31)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$50.29	**$46.72**	($3.57)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$66.43	**$61.72**	($4.71)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.06	**$45.58**	($3.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$67.24	**$62.47**	($4.77)	-7.1%	10/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.20	**$29.00**	($2.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$77.38	**$71.92**	($5.46)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$63.96	**$59.45**	($4.51)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$84.49	**$78.53**	($5.96)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.40	**$58.00**	($4.40)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$85.52	**$79.49**	($6.03)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$5.88**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$15.67	**$14.58**	($1.09)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.05**	($0.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$17.11	**$15.92**	($1.19)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$11.76**	($0.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$17.32	**$16.12**	($1.20)	-6.9%	10/1/2014	0.0%	-6.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.57	**$2.38**	($0.19)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	$6.37	**$5.90**	($0.47)	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$5.27	**$4.88**	($0.39)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	$6.96	**$6.45**	($0.51)	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.14	**$4.76**	($0.38)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	$7.04	**$6.52**	($0.52)	-7.4%	10/1/2014	0.0%	-7.4%
FORM # BS-R-185: POS-SKILLED NURSING FACILITY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-186: POS-SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # HN-ALBHMO-R-12: IN-NETWORK VERMONT PROVIDER RIDER Alb HMO							
SINGLE 2, 3, & 4 TIER RATES	$144.07	**$133.93**	($10.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$357.29	**$332.15**	($25.14)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$295.34	**$274.56**	($20.78)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$390.14	**$362.68**	($27.46)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$288.14	**$267.86**	($20.28)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$394.90	**$367.10**	($27.80)	-7.0%	10/1/2014	0.0%	-7.0%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.46**	($0.03)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$1.22	**$1.14**	($0.08)	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	10/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1.33	**$1.25**	($0.08)	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$1.34	**$1.26**	($0.08)	-6.0%	10/1/2014	0.0%	-6.0%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.02	**$0.96**	($0.06)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$2.53	**$2.38**	($0.15)	-5.9%	10/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.09	**$1.97**	($0.12)	-5.7%	10/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$2.76	**$2.60**	($0.16)	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.04	**$1.92**	($0.12)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$2.80	**$2.63**	($0.17)	-6.1%	10/1/2014	0.0%	-6.1%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.97	**$0.90**	($0.07)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$2.41	**$2.23**	($0.18)	-7.5%	10/1/2014	0.0%	-7.5%
TWO PERSON 3 & 4 TIER RATES	$1.99	**$1.85**	($0.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2.63	**$2.44**	($0.19)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.94	**$1.80**	($0.14)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$2.66	**$2.47**	($0.19)	-7.1%	10/1/2014	0.0%	-7.1%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 10/1/2015
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Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.39	**$1.28**	($0.11)	-7.9%	10/1/2014	0.0%	-7.9%
FAMILY 2 TIER RATES	$3.45	**$3.17**	($0.28)	-8.1%	10/1/2014	0.0%	-8.1%
TWO PERSON 3 & 4 TIER RATES	$2.85	**$2.62**	($0.23)	-8.1%	10/1/2014	0.0%	-8.1%
FAMILY 3 TIER RATES	$3.76	**$3.47**	($0.29)	-7.7%	10/1/2014	0.0%	-7.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.78	**$2.56**	($0.22)	-7.9%	10/1/2014	0.0%	-7.9%
FAMILY 4 TIER RATES	$3.81	**$3.51**	($0.30)	-7.9%	10/1/2014	0.0%	-7.9%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.69	**$1.58**	($0.11)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$4.19	**$3.92**	($0.27)	-6.4%	10/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	$3.46	**$3.24**	($0.22)	-6.4%	10/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$4.58	**$4.28**	($0.30)	-6.6%	10/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.38	**$3.16**	($0.22)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$4.63	**$4.33**	($0.30)	-6.5%	10/1/2014	0.0%	-6.5%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.46	**$2.29**	($0.17)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.10	**$5.68**	($0.42)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$5.04	**$4.69**	($0.35)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$6.66	**$6.20**	($0.46)	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.92	**$4.58**	($0.34)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$6.74	**$6.28**	($0.46)	-6.8%	10/1/2014	0.0%	-6.8%
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.19	**$2.97**	($0.22)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$7.91	**$7.37**	($0.54)	-6.8%	10/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$6.54	**$6.09**	($0.45)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$8.64	**$8.04**	($0.60)	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.38	**$5.94**	($0.44)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$8.74	**$8.14**	($0.60)	-6.9%	10/1/2014	0.0%	-6.9%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.25	**$3.02**	($0.23)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$8.06	**$7.49**	($0.57)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$6.66	**$6.19**	($0.47)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$8.80	**$8.18**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.50	**$6.04**	($0.46)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$8.91	**$8.28**	($0.63)	-7.1%	10/1/2014	0.0%	-7.1%
Form # CH1A4N0062:							
dependent/student to the end of year	1.0017	**1.0017**	0.000	0.0%	10/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.000	0.0%	10/1/2014	0.0%	0.0%
Forms AH1R4N0050 and LH1R4N0052 (new copays for ALBHMO.10 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($7.41)	**($6.89)**	$0.52	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($18.38)	**($17.09)**	$1.29	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($15.19)	**($14.12)**	$1.07	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($20.07)	**($18.66)**	$1.41	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.82)	**($13.78)**	$1.04	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($20.31)	**($18.89)**	$1.42	-7.0%	10/1/2014	0.0%	-7.0%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($4.76)	**($4.42)**	$0.34	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($11.80)	**($10.96)**	$0.84	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($9.76)	**($9.06)**	$0.70	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($12.89)	**($11.97)**	$0.92	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.52)	**($8.84)**	$0.68	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($13.05)	**($12.12)**	$0.93	-7.1%	10/1/2014	0.0%	-7.1%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.53)	**($3.28)**	$0.25	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($8.75)	**($8.13)**	$0.62	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($7.24)	**($6.72)**	$0.52	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($9.56)	**($8.88)**	$0.68	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.06)	**($6.56)**	$0.50	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($9.68)	**($8.99)**	$0.69	-7.1%	10/1/2014	0.0%	-7.1%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.45)	**($0.43)**	$0.02	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	($0.92)	**($0.88)**	$0.04	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	($1.22)	**($1.16)**	$0.06	-4.9%	10/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.90)	**($0.86)**	$0.04	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	($1.23)	**($1.18)**	$0.05	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.20	**$1.12**	($0.08)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$2.98	**$2.78**	($0.20)	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.46	**$2.30**	($0.16)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$3.25	**$3.03**	($0.22)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.40	**$2.24**	($0.16)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$3.29	**$3.07**	($0.22)	-6.7%	10/1/2014	0.0%	-6.7%
FORM # CH1R4N0242 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($3.19)	**($2.97)**	$0.22	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($7.91)	**($7.37)**	$0.54	-6.8%	10/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($6.54)	**($6.09)**	$0.45	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($8.64)	**($8.04)**	$0.60	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.38)	**($5.94)**	$0.44	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($8.74)	**($8.14)**	$0.60	-6.9%	10/1/2014	0.0%	-6.9%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$70.35	**$65.39**	($4.96)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$174.47	**$162.17**	($12.30)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$144.22	**$134.05**	($10.17)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$190.51	**$177.08**	($13.43)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$140.70	**$130.78**	($9.92)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$192.83	**$179.23**	($13.60)	-7.1%	10/1/2014	0.0%	-7.1%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$68.85	**$63.99**	($4.86)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$170.75	**$158.70**	($12.05)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$141.14	**$131.18**	($9.96)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$186.45	**$173.28**	($13.17)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$137.70	**$127.98**	($9.72)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$188.72	**$175.40**	($13.32)	-7.1%	10/1/2014	0.0%	-7.1%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$24.83	**$23.08**	($1.75)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$61.58	**$57.24**	($4.34)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$50.90	**$47.31**	($3.59)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$67.24	**$62.50**	($4.74)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.66	**$46.16**	($3.50)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$68.06	**$63.26**	($4.80)	-7.1%	10/1/2014	0.0%	-7.1%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$23.01	**$21.40**	($1.61)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$57.06	**$53.07**	($3.99)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$47.17	**$43.87**	($3.30)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$62.31	**$57.95**	($4.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$46.02	**$42.80**	($3.22)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$63.07	**$58.66**	($4.41)	-7.0%	10/1/2014	0.0%	-7.0%
Form Number: LS1R4N0178 - HMO 200 INN 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.95)	**($6.46)**	$0.49	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($17.24)	**($16.02)**	$1.22	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($14.25)	**($13.24)**	$1.01	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($18.82)	**($17.49)**	$1.33	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.90)	**($12.92)**	$0.98	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($19.05)	**($17.71)**	$1.34	-7.0%	10/1/2014	0.0%	-7.0%
Form Number: LS1R4N0178 Removing DME benefit - HMO 200 OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.77)	**($0.71)**	$0.06	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 2 TIER RATES	($1.91)	**($1.76)**	$0.15	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($1.58)	**($1.46)**	$0.12	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	($2.09)	**($1.92)**	$0.17	-8.1%	10/1/2014	0.0%	-8.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.54)	**($1.42)**	$0.12	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 4 TIER RATES	($2.11)	**($1.95)**	$0.16	-7.6%	10/1/2014	0.0%	-7.6%
Form Number: AH1A4N0177 Removing Standard Network							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.26)**	$0.10	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	($3.37)	**($3.12)**	$0.25	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.58)**	$0.21	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($3.68)	**($3.41)**	$0.27	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.52)**	$0.20	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	($3.73)	**($3.45)**	$0.28	-7.5%	10/1/2014	0.0%	-7.5%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.95)	**($6.46)**	$0.49	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($17.24)	**($16.02)**	$1.22	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($14.25)	**($13.24)**	$1.01	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($18.82)	**($17.49)**	$1.33	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.90)	**($12.92)**	$0.98	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($19.05)	**($17.71)**	$1.34	-7.0%	10/1/2014	0.0%	-7.0%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($3.70)	**($3.44)**	$0.26	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($9.18)	**($8.53)**	$0.65	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($7.59)	**($7.05)**	$0.54	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($10.02)	**($9.32)**	$0.70	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.40)	**($6.88)**	$0.52	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($10.14)	**($9.43)**	$0.71	-7.0%	10/1/2014	0.0%	-7.0%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.77)	**($0.71)**	$0.06	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 2 TIER RATES	($1.91)	**($1.76)**	$0.15	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($1.58)	**($1.46)**	$0.12	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	($2.09)	**($1.92)**	$0.17	-8.1%	10/1/2014	0.0%	-8.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.54)	**($1.42)**	$0.12	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 4 TIER RATES	($2.11)	**($1.95)**	$0.16	-7.6%	10/1/2014	0.0%	-7.6%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($17.93)	**($16.66)**	$1.27	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($44.47)	**($41.32)**	$3.15	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($36.76)	**($34.15)**	$2.61	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($48.55)	**($45.12)**	$3.43	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($35.86)	**($33.32)**	$2.54	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($49.15)	**($45.67)**	$3.48	-7.1%	10/1/2014	0.0%	-7.1%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($16.60)	**($15.43)**	$1.17	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($41.17)	**($38.27)**	$2.90	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($34.03)	**($31.63)**	$2.40	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($44.95)	**($41.78)**	$3.17	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($33.20)	**($30.86)**	$2.34	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($45.50)	**($42.29)**	$3.21	-7.1%	10/1/2014	0.0%	-7.1%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($15.21)	**($14.14)**	$1.07	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($37.72)	**($35.07)**	$2.65	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($31.18)	**($28.99)**	$2.19	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($41.19)	**($38.29)**	$2.90	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($30.42)	**($28.28)**	$2.14	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($41.69)	**($38.76)**	$2.93	-7.0%	10/1/2014	0.0%	-7.0%
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.52)	**($2.34)**	$0.18	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($6.25)	**($5.80)**	$0.45	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($5.17)	**($4.80)**	$0.37	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($6.82)	**($6.34)**	$0.48	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.04)	**($4.68)**	$0.36	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($6.91)	**($6.41)**	$0.50	-7.2%	10/1/2014	0.0%	-7.2%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.36)	**($2.20)**	$0.16	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($5.85)	**($5.46)**	$0.39	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($4.84)	**($4.51)**	$0.33	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($6.39)	**($5.96)**	$0.43	-6.7%	10/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.72)	**($4.40)**	$0.32	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($6.47)	**($6.03)**	$0.44	-6.8%	10/1/2014	0.0%	-6.8%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$3.33	**$3.10**	($0.23)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$8.26	**$7.69**	($0.57)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$6.83	**$6.36**	($0.47)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$9.02	**$8.39**	($0.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.66	**$6.20**	($0.46)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$9.13	**$8.50**	($0.63)	-6.9%	10/1/2014	0.0%	-6.9%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$1.62	**$1.51**	($0.11)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$4.02	**$3.74**	($0.28)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$3.32	**$3.10**	($0.22)	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$4.39	**$4.09**	($0.30)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.24	**$3.02**	($0.22)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$4.44	**$4.14**	($0.30)	-6.8%	10/1/2014	0.0%	-6.8%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$2.96	**$2.75**	($0.21)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$7.34	**$6.82**	($0.52)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$6.07	**$5.64**	($0.43)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$8.02	**$7.45**	($0.57)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.92	**$5.50**	($0.42)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$8.11	**$7.54**	($0.57)	-7.0%	10/1/2014	0.0%	-7.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRESCRIPTION DRUG							
FORM # BS-R-166END5 - Out of Network Benefit							
SINGLE 2, 3, & 4 TIER RATES	$18.33	**$17.61**	($0.72)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$45.46	**$43.67**	($1.79)	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$37.58	**$36.10**	($1.48)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$49.64	**$47.69**	($1.95)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$36.66	**$35.22**	($1.44)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$50.24	**$48.27**	($1.97)	-3.9%	10/1/2014	0.0%	-3.9%
FORM#s HNDRUG-HMO.1, HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
NO PAY THE DIFFERENCE							
$5 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$194.23	**$181.67**	($12.56)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$481.72	**$450.56**	($31.16)	-6.5%	10/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$398.20	**$372.44**	($25.76)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$526.00	**$491.98**	($34.02)	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$388.48	**$363.36**	($25.12)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$532.42	**$497.98**	($34.44)	-6.5%	10/1/2014	0.0%	-6.5%
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$189.85	**$187.31**	($2.54)	-1.3%	10/1/2014	0.0%	-1.3%
FAMILY 2 TIER RATES	$470.86	**$464.56**	($6.30)	-1.3%	10/1/2014	0.0%	-1.3%
TWO PERSON 3 & 4 TIER RATES	$389.22	**$384.00**	($5.22)	-1.3%	10/1/2014	0.0%	-1.3%
FAMILY 3 TIER RATES	$514.14	**$507.26**	($6.88)	-1.3%	10/1/2014	0.0%	-1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$379.72	**$374.64**	($5.08)	-1.3%	10/1/2014	0.0%	-1.3%
FAMILY 4 TIER RATES	$520.40	**$513.44**	($6.96)	-1.3%	10/1/2014	0.0%	-1.3%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$204.63	**$195.25**	($9.38)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$507.50	**$484.24**	($23.26)	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$419.52	**$400.28**	($19.24)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 3 TIER RATES	$554.16	**$528.76**	($25.40)	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$409.28	**$390.52**	($18.76)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$560.92	**$535.20**	($25.72)	-4.6%	10/1/2014	0.0%	-4.6%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$188.03	**$176.99**	($11.04)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$466.34	**$438.96**	($27.38)	-5.9%	10/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$385.48	**$362.86**	($22.62)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$509.22	**$479.32**	($29.90)	-5.9%	10/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$376.08	**$354.00**	($22.08)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$515.42	**$485.16**	($30.26)	-5.9%	10/1/2014	0.0%	-5.9%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$2.35	**$2.26**	($0.09)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$5.83	**$5.60**	($0.23)	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$4.82	**$4.63**	($0.19)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$6.36	**$6.12**	($0.24)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.70	**$4.52**	($0.18)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$6.44	**$6.19**	($0.25)	-3.9%	10/1/2014	0.0%	-3.9%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.32	**$1.26**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$3.27	**$3.12**	($0.15)	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$2.71	**$2.58**	($0.13)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$3.57	**$3.41**	($0.16)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.64	**$2.52**	($0.12)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$3.62	**$3.45**	($0.17)	-4.7%	10/1/2014	0.0%	-4.7%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.66	**$0.63**	($0.03)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$1.64	**$1.56**	($0.08)	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	$1.35	**$1.29**	($0.06)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$1.79	**$1.71**	($0.08)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.32	**$1.26**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$1.81	**$1.73**	($0.08)	-4.4%	10/1/2014	0.0%	-4.4%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 2.5 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($5.31)	**($4.93)**	$0.38	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($13.17)	**($12.23)**	$0.94	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($10.89)	**($10.11)**	$0.78	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($14.38)	**($13.35)**	$1.03	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.62)	**($9.86)**	$0.76	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($14.55)	**($13.51)**	$1.04	-7.1%	10/1/2014	0.0%	-7.1%

HealthNow New York Inc.
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Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 3 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($7.13)	**($6.63)**	$0.50	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($17.68)	**($16.44)**	$1.24	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($14.62)	**($13.59)**	$1.03	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($19.31)	**($17.95)**	$1.36	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.26)	**($13.26)**	$1.00	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($19.54)	**($18.17)**	$1.37	-7.0%	10/1/2014	0.0%	-7.0%
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	$0.00	0.0%	10/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	$0.00	0.0%	10/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	$0.00	0.0%	10/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	$0.00	0.0%	10/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of					**0.968**		
Form Number: LS3A3N0208							
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)							
Deductible							
$250	0.014	**0.014**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$500	0.024	**0.024**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: LR1A4N0230							
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)							
Deductible							
$50	0.016	**0.016**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$100	0.027	**0.027**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$250	0.056	**0.056**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$500	0.089	**0.089**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$182.76	**$170.16**	($12.60)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$453.24	**$422.00**	($31.24)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$374.66	**$348.83**	($25.83)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$494.91	**$460.79**	($34.12)	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$365.52	**$340.32**	($25.20)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$500.95	**$466.41**	($34.54)	-6.9%	10/1/2014	0.0%	-6.9%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$180.09	**$170.24**	($9.85)	-5.5%	10/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	$446.62	**$422.20**	($24.42)	-5.5%	10/1/2014	0.0%	-5.5%
TWO PERSON 3 & 4 TIER RATES	$369.18	**$348.99**	($20.19)	-5.5%	10/1/2014	0.0%	-5.5%
FAMILY 3 TIER RATES	$487.68	**$461.01**	($26.67)	-5.5%	10/1/2014	0.0%	-5.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$360.18	**$340.48**	($19.70)	-5.5%	10/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	$493.63	**$466.63**	($27.00)	-5.5%	10/1/2014	0.0%	-5.5%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$161.89	**$149.79**	($12.10)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 2 TIER RATES	$401.49	**$371.48**	($30.01)	-7.5%	10/1/2014	0.0%	-7.5%
TWO PERSON 3 & 4 TIER RATES	$331.87	**$307.07**	($24.80)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$438.40	**$405.63**	($32.77)	-7.5%	10/1/2014	0.0%	-7.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$323.78	**$299.58**	($24.20)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 4 TIER RATES	$443.74	**$410.57**	($33.17)	-7.5%	10/1/2014	0.0%	-7.5%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($5.60)	**($5.20)**	$0.40	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($13.89)	**($12.90)**	$0.99	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($11.48)	**($10.66)**	$0.82	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($15.16)	**($14.08)**	$1.08	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.20)	**($10.40)**	$0.80	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($15.35)	**($14.25)**	$1.10	-7.2%	10/1/2014	0.0%	-7.2%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$15.18	**$14.10**	($1.08)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$37.65	**$34.97**	($2.68)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$31.12	**$28.91**	($2.21)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$41.11	**$38.18**	($2.93)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.36	**$28.20**	($2.16)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$41.61	**$38.65**	($2.96)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$13.36	**$12.41**	($0.95)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$33.13	**$30.78**	($2.35)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$27.39	**$25.44**	($1.95)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$36.18	**$33.61**	($2.57)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$26.72	**$24.82**	($1.90)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$36.62	**$34.02**	($2.60)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$12.93	**$12.02**	($0.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$32.07	**$29.81**	($2.26)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$26.51	**$24.64**	($1.87)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$35.01	**$32.55**	($2.46)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.86	**$24.04**	($1.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$35.44	**$32.95**	($2.49)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$11.87	**$11.04**	($0.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$29.44	**$27.38**	($2.06)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$24.33	**$22.63**	($1.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$32.14	**$29.90**	($2.24)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.74	**$22.08**	($1.66)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$32.54	**$30.26**	($2.28)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$10.83	**$10.06**	($0.77)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$26.86	**$24.95**	($1.91)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$22.20	**$20.62**	($1.58)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$29.33	**$27.24**	($2.09)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.66	**$20.12**	($1.54)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$29.69	**$27.57**	($2.12)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$9.98	**$9.28**	($0.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$24.75	**$23.01**	($1.74)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$20.46	**$19.02**	($1.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$27.03	**$25.13**	($1.90)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.96	**$18.56**	($1.40)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$27.36	**$25.44**	($1.92)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$8.92	**$8.28**	($0.64)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$22.12	**$20.53**	($1.59)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$18.29	**$16.97**	($1.32)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$24.16	**$22.42**	($1.74)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.84	**$16.56**	($1.28)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$24.45	**$22.70**	($1.75)	-7.2%	10/1/2014	0.0%	-7.2%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$7.34	**$6.82**	($0.52)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$18.20	**$16.91**	($1.29)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$15.05	**$13.98**	($1.07)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$19.88	**$18.47**	($1.41)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.68	**$13.64**	($1.04)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$20.12	**$18.69**	($1.43)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.67	**$5.28**	($0.39)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$14.06	**$13.09**	($0.97)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$11.62	**$10.82**	($0.80)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$15.35	**$14.30**	($1.05)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.34	**$10.56**	($0.78)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$15.54	**$14.47**	($1.07)	-6.9%	10/1/2014	0.0%	-6.9%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 10/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$3.06	**$2.84**	($0.22)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$7.59	**$7.04**	($0.55)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$6.27	**$5.82**	($0.45)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$8.29	**$7.69**	($0.60)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.12	**$5.68**	($0.44)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$8.39	**$7.78**	($0.61)	-7.3%	10/1/2014	0.0%	-7.3%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$2.62	**$2.44**	($0.18)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.50	**$6.05**	($0.45)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$5.37	**$5.00**	($0.37)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$7.09	**$6.61**	($0.48)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.24	**$4.88**	($0.36)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$7.18	**$6.69**	($0.49)	-6.8%	10/1/2014	0.0%	-6.8%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$2.53	**$2.35**	($0.18)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$6.27	**$5.83**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$5.19	**$4.82**	($0.37)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$6.85	**$6.36**	($0.49)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.06	**$4.70**	($0.36)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$6.93	**$6.44**	($0.49)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$2.28	**$2.12**	($0.16)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$5.65	**$5.26**	($0.39)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$4.67	**$4.35**	($0.32)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$6.17	**$5.74**	($0.43)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.56	**$4.24**	($0.32)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$6.25	**$5.81**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.99	**$1.84**	($0.15)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 2 TIER RATES	$4.94	**$4.56**	($0.38)	-7.7%	10/1/2014	0.0%	-7.7%
TWO PERSON 3 & 4 TIER RATES	$4.08	**$3.77**	($0.31)	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	$5.39	**$4.98**	($0.41)	-7.6%	10/1/2014	0.0%	-7.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.98	**$3.68**	($0.30)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 4 TIER RATES	$5.45	**$5.04**	($0.41)	-7.5%	10/1/2014	0.0%	-7.5%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.81	**$1.68**	($0.13)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$4.49	**$4.17**	($0.32)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$3.71	**$3.44**	($0.27)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$4.90	**$4.55**	($0.35)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.62	**$3.36**	($0.26)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$4.96	**$4.60**	($0.36)	-7.3%	10/1/2014	0.0%	-7.3%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.47**	($0.11)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$3.92	**$3.65**	($0.27)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.01**	($0.23)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$4.28	**$3.98**	($0.30)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$2.94**	($0.22)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$4.33	**$4.03**	($0.30)	-6.9%	10/1/2014	0.0%	-6.9%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$1.20	**$1.12**	($0.08)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$2.98	**$2.78**	($0.20)	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.46	**$2.30**	($0.16)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$3.25	**$3.03**	($0.22)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.40	**$2.24**	($0.16)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$3.29	**$3.07**	($0.22)	-6.7%	10/1/2014	0.0%	-6.7%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.88	**$0.81**	($0.07)	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 2 TIER RATES	$2.18	**$2.01**	($0.17)	-7.8%	10/1/2014	0.0%	-7.8%
TWO PERSON 3 & 4 TIER RATES	$1.80	**$1.66**	($0.14)	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 3 TIER RATES	$2.38	**$2.19**	($0.19)	-8.0%	10/1/2014	0.0%	-8.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.76	**$1.62**	($0.14)	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 4 TIER RATES	$2.41	**$2.22**	($0.19)	-7.9%	10/1/2014	0.0%	-7.9%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	10/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	10/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	10/1/2014	0.0%	-15.8%
Product Rationalization - HMO 200 - LS1G4N0004							
Chiropractic - $8 Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	10/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	10/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	10/1/2014	0.0%	-9.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Chiropractic - $15 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.31)	**($0.29)**	$0.02	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($0.77)	**($0.72)**	$0.05	-6.5%	10/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($0.64)	**($0.59)**	$0.05	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 3 TIER RATES	($0.84)	**($0.79)**	$0.05	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.62)	**($0.58)**	$0.04	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($0.85)	**($0.79)**	$0.06	-7.1%	10/1/2014	0.0%	-7.1%
Chiropractic - $20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.58)	**($0.54)**	$0.04	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($1.44)	**($1.34)**	$0.10	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($1.19)	**($1.11)**	$0.08	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($1.57)	**($1.46)**	$0.11	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.16)	**($1.08)**	$0.08	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($1.59)	**($1.48)**	$0.11	-6.9%	10/1/2014	0.0%	-6.9%
Chiropractic - $25 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.81)	**($0.74)**	$0.07	-8.6%	10/1/2014	0.0%	-8.6%
FAMILY 2 TIER RATES	($2.01)	**($1.84)**	$0.17	-8.5%	10/1/2014	0.0%	-8.5%
TWO PERSON 3 & 4 TIER RATES	($1.66)	**($1.52)**	$0.14	-8.4%	10/1/2014	0.0%	-8.4%
FAMILY 3 TIER RATES	($2.19)	**($2.00)**	$0.19	-8.7%	10/1/2014	0.0%	-8.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.62)	**($1.48)**	$0.14	-8.6%	10/1/2014	0.0%	-8.6%
FAMILY 4 TIER RATES	($2.22)	**($2.03)**	$0.19	-8.6%	10/1/2014	0.0%	-8.6%
Chiropractic - $30 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.07)	**($1.00)**	$0.07	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($2.65)	**($2.48)**	$0.17	-6.4%	10/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	($2.19)	**($2.05)**	$0.14	-6.4%	10/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($2.90)	**($2.71)**	$0.19	-6.6%	10/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.14)	**($2.00)**	$0.14	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($2.93)	**($2.74)**	$0.19	-6.5%	10/1/2014	0.0%	-6.5%
Chiropractic - $40 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.42)	**($1.31)**	$0.11	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($3.52)	**($3.25)**	$0.27	-7.7%	10/1/2014	0.0%	-7.7%
TWO PERSON 3 & 4 TIER RATES	($2.91)	**($2.69)**	$0.22	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	($3.85)	**($3.55)**	$0.30	-7.8%	10/1/2014	0.0%	-7.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.84)	**($2.62)**	$0.22	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($3.89)	**($3.59)**	$0.30	-7.7%	10/1/2014	0.0%	-7.7%
Chiropractic - $50 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.88)	**($1.74)**	$0.14	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	($4.66)	**($4.32)**	$0.34	-7.3%	10/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($3.85)	**($3.57)**	$0.28	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	($5.09)	**($4.71)**	$0.38	-7.5%	10/1/2014	0.0%	-7.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.76)	**($3.48)**	$0.28	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	($5.15)	**($4.77)**	$0.38	-7.4%	10/1/2014	0.0%	-7.4%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.42)	**($1.31)**	$0.11	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($3.52)	**($3.25)**	$0.27	-7.7%	10/1/2014	0.0%	-7.7%
TWO PERSON 3 & 4 TIER RATES	($2.91)	**($2.69)**	$0.22	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	($3.85)	**($3.55)**	$0.30	-7.8%	10/1/2014	0.0%	-7.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.84)	**($2.62)**	$0.22	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($3.89)	**($3.59)**	$0.30	-7.7%	10/1/2014	0.0%	-7.7%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($4.12)	**($3.83)**	$0.29	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($10.22)	**($9.50)**	$0.72	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($8.45)	**($7.85)**	$0.60	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($11.16)	**($10.37)**	$0.79	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.24)	**($7.66)**	$0.58	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($11.29)	**($10.50)**	$0.79	-7.0%	10/1/2014	0.0%	-7.0%
PT/OT/ST - 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$1.24	**$1.15**	($0.09)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	$3.08	**$2.85**	($0.23)	-7.5%	10/1/2014	0.0%	-7.5%
TWO PERSON 3 & 4 TIER RATES	$2.54	**$2.36**	($0.18)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$3.36	**$3.11**	($0.25)	-7.4%	10/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.48	**$2.30**	($0.18)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	$3.40	**$3.15**	($0.25)	-7.4%	10/1/2014	0.0%	-7.4%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%

HealthNow New York Inc.
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Northeastern New York
Rates Effective 10/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.46**	($0.03)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$1.22	**$1.14**	($0.08)	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	10/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1.33	**$1.25**	($0.08)	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$1.34	**$1.26**	($0.08)	-6.0%	10/1/2014	0.0%	-6.0%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$8	($0.08)	**($0.07)**	$0.01	-12.5%	10/1/2014	0.0%	-12.5%
$10	($0.13)	**($0.11)**	$0.02	-15.4%	10/1/2014	0.0%	-15.4%
$15	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
$20	($0.58)	**($0.54)**	$0.04	-6.9%	10/1/2014	0.0%	-6.9%
$25	($0.80)	**($0.73)**	$0.07	-8.8%	10/1/2014	0.0%	-8.8%
$30	($1.08)	**($1.01)**	$0.07	-6.5%	10/1/2014	0.0%	-6.5%
$35	($1.28)	**($1.19)**	$0.09	-7.0%	10/1/2014	0.0%	-7.0%
$40	($1.45)	**($1.35)**	$0.10	-6.9%	10/1/2014	0.0%	-6.9%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.83)	**($0.76)**	$0.07	-8.4%	10/1/2014	0.0%	-8.4%
FAMILY 2 TIER RATES	($2.06)	**($1.88)**	$0.18	-8.7%	10/1/2014	0.0%	-8.7%
TWO PERSON 3 & 4 TIER RATES	($1.70)	**($1.56)**	$0.14	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 3 TIER RATES	($2.25)	**($2.06)**	$0.19	-8.4%	10/1/2014	0.0%	-8.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.66)	**($1.52)**	$0.14	-8.4%	10/1/2014	0.0%	-8.4%
FAMILY 4 TIER RATES	($2.28)	**($2.08)**	$0.20	-8.8%	10/1/2014	0.0%	-8.8%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.44)	**($0.42)**	$0.02	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($1.09)	**($1.04)**	$0.05	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	($0.90)	**($0.86)**	$0.04	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($1.19)	**($1.14)**	$0.05	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($1.21)	**($1.15)**	$0.06	-5.0%	10/1/2014	0.0%	-5.0%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.62)	**($0.58)**	$0.04	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	10/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.27)	**($1.19)**	$0.08	-6.3%	10/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($1.68)	**($1.57)**	$0.11	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.24)	**($1.16)**	$0.08	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($1.70)	**($1.59)**	$0.11	-6.5%	10/1/2014	0.0%	-6.5%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.78)	**($0.72)**	$0.06	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($1.93)	**($1.79)**	$0.14	-7.3%	10/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($1.60)	**($1.48)**	$0.12	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($2.11)	**($1.95)**	$0.16	-7.6%	10/1/2014	0.0%	-7.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.56)	**($1.44)**	$0.12	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($2.14)	**($1.97)**	$0.17	-7.9%	10/1/2014	0.0%	-7.9%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	10/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	10/1/2014	0.0%	-4.8%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	10/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	10/1/2014	0.0%	-4.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.11	**$0.10**	($0.01)	-9.1%	10/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$0.27	**$0.25**	($0.02)	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$0.23	**$0.21**	($0.02)	-8.7%	10/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	10/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.22	**$0.20**	($0.02)	-9.1%	10/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	10/1/2014	0.0%	-10.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	10/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	10/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	10/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	10/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	10/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	10/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$4.42	**$4.11**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$7.28	**$6.77**	($0.51)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$18.05	**$16.79**	($1.26)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$14.92	**$13.88**	($1.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$19.71	**$18.33**	($1.38)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.56	**$13.54**	($1.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$19.95	**$18.56**	($1.39)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$6.99	**$6.50**	($0.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$17.34	**$16.12**	($1.22)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$14.33	**$13.33**	($1.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$18.93	**$17.60**	($1.33)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.98	**$13.00**	($0.98)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$19.16	**$17.82**	($1.34)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$6.91	**$6.42**	($0.49)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$17.14	**$15.92**	($1.22)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$14.17	**$13.16**	($1.01)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$18.71	**$17.39**	($1.32)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.82	**$12.84**	($0.98)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$18.94	**$17.60**	($1.34)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.75	**$6.27**	($0.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$16.74	**$15.55**	($1.19)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$13.84	**$12.85**	($0.99)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$18.28	**$16.98**	($1.30)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.50	**$12.54**	($0.96)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$18.50	**$17.19**	($1.31)	-7.1%	10/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.59	**$6.12**	($0.47)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$16.34	**$15.18**	($1.16)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$13.51	**$12.55**	($0.96)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$17.85	**$16.57**	($1.28)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.18	**$12.24**	($0.94)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$18.06	**$16.77**	($1.29)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$6.45	**$6.00**	($0.45)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$16.00	**$14.88**	($1.12)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$13.22	**$12.30**	($0.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$17.47	**$16.25**	($1.22)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.90	**$12.00**	($0.90)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$17.68	**$16.45**	($1.23)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$6.27	**$5.83**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$15.55	**$14.46**	($1.09)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.85	**$11.95**	($0.90)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$16.98	**$15.79**	($1.19)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.54	**$11.66**	($0.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$17.19	**$15.98**	($1.21)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$6.13	**$5.70**	($0.43)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$15.20	**$14.14**	($1.06)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.57	**$11.69**	($0.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$16.60	**$15.44**	($1.16)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.26	**$11.40**	($0.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$16.80	**$15.62**	($1.18)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$5.96	**$5.54**	($0.42)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$14.78	**$13.74**	($1.04)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.22	**$11.36**	($0.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$16.14	**$15.00**	($1.14)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.92	**$11.08**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$16.34	**$15.19**	($1.15)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.70	**$5.31**	($0.39)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$14.14	**$13.17**	($0.97)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$11.69	**$10.89**	($0.80)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$15.44	**$14.38**	($1.06)	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.40	**$10.62**	($0.78)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$15.62	**$14.55**	($1.07)	-6.9%	10/1/2014	0.0%	-6.9%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$5.73	**$5.33**	($0.40)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$14.21	**$13.22**	($0.99)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$11.75	**$10.93**	($0.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$15.52	**$14.43**	($1.09)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.46	**$10.66**	($0.80)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$15.71	**$14.61**	($1.10)	-7.0%	10/1/2014	0.0%	-7.0%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	10/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	10/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	10/1/2014	0.0%	-15.8%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$4.81	**$4.46**	($0.35)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	$11.93	**$11.06**	($0.87)	-7.3%	10/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	$9.86	**$9.14**	($0.72)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$13.03	**$12.08**	($0.95)	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.62	**$8.92**	($0.70)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	$13.18	**$12.22**	($0.96)	-7.3%	10/1/2014	0.0%	-7.3%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.52	**$0.49**	($0.03)	-5.8%	10/1/2014	0.0%	-5.8%
FAMILY 2 TIER RATES	$1.29	**$1.22**	($0.07)	-5.4%	10/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$1.07	**$1.00**	($0.07)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$1.41	**$1.33**	($0.08)	-5.7%	10/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.04	**$0.98**	($0.06)	-5.8%	10/1/2014	0.0%	-5.8%
FAMILY 4 TIER RATES	$1.43	**$1.34**	($0.09)	-6.3%	10/1/2014	0.0%	-6.3%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 10/1/2015
Large Group File and Approve
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.59	**$0.55**	($0.04)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1.46	**$1.36**	($0.10)	-6.8%	10/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1.21	**$1.13**	($0.08)	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$1.60	**$1.49**	($0.11)	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.18	**$1.10**	($0.08)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$1.62	**$1.51**	($0.11)	-6.8%	10/1/2014	0.0%	-6.8%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.29	**$0.27**	($0.02)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$0.72	**$0.67**	($0.05)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$0.59	**$0.55**	($0.04)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$0.79	**$0.73**	($0.06)	-7.6%	10/1/2014	0.0%	-7.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.58	**$0.54**	($0.04)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$0.79	**$0.74**	($0.05)	-6.3%	10/1/2014	0.0%	-6.3%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	$0.51	**$0.48**	($0.03)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$1.26	**$1.19**	($0.07)	-5.6%	10/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$1.05	**$0.98**	($0.07)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$1.38	**$1.30**	($0.08)	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.02	**$0.96**	($0.06)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$1.40	**$1.32**	($0.08)	-5.7%	10/1/2014	0.0%	-5.7%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	$1.14	**$1.14**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$2.83	**$2.83**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$2.34	**$2.34**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$3.09	**$3.09**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.28	**$2.28**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$3.12	**$3.12**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM: CR1RAN0421 - Rx $15 Generic Only							
SINGLE 2, 3, & 4 TIER RATES	$78.14	**$52.19**	($25.95)	-33.2%	10/1/2014	0.0%	-33.2%
FAMILY 2 TIER RATES	$193.79	**$129.43**	($64.36)	-33.2%	10/1/2014	0.0%	-33.2%
TWO PERSON 3 & 4 TIER RATES	$160.19	**$106.99**	($53.20)	-33.2%	10/1/2014	0.0%	-33.2%
FAMILY 3 TIER RATES	$211.60	**$141.33**	($70.27)	-33.2%	10/1/2014	0.0%	-33.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$156.28	**$104.38**	($51.90)	-33.2%	10/1/2014	0.0%	-33.2%
FAMILY 4 TIER RATES	$214.18	**$143.05**	($71.13)	-33.2%	10/1/2014	0.0%	-33.2%
FORM: CR1RAN0421 - Rx $15/30%/50%							
SINGLE 2, 3, & 4 TIER RATES	$149.85	**$135.85**	($14.00)	-9.3%	10/1/2014	0.0%	-9.3%
FAMILY 2 TIER RATES	$371.63	**$336.91**	($34.72)	-9.3%	10/1/2014	0.0%	-9.3%
TWO PERSON 3 & 4 TIER RATES	$307.19	**$278.49**	($28.70)	-9.3%	10/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	$405.79	**$367.88**	($37.91)	-9.3%	10/1/2014	0.0%	-9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$299.70	**$271.70**	($28.00)	-9.3%	10/1/2014	0.0%	-9.3%
FAMILY 4 TIER RATES	$410.74	**$372.36**	($38.38)	-9.3%	10/1/2014	0.0%	-9.3%
FORM: CR1RAN0421 - Rx $15/50%/50%							
SINGLE 2, 3, & 4 TIER RATES	$134.44	**$117.64**	($16.80)	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	$333.41	**$291.75**	($41.66)	-12.5%	10/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	$275.60	**$241.16**	($34.44)	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	$364.06	**$318.57**	($45.49)	-12.5%	10/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$268.88	**$235.28**	($33.60)	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	$368.50	**$322.45**	($46.05)	-12.5%	10/1/2014	0.0%	-12.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$1000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$151.76	**$132.13**	($19.63)	-12.9%	10/1/2014	0.0%	-12.9%
FAMILY 2 TIER RATES	$376.36	**$327.68**	($48.68)	-12.9%	10/1/2014	0.0%	-12.9%
TWO PERSON 3 & 4 TIER RATES	$311.11	**$270.87**	($40.24)	-12.9%	10/1/2014	0.0%	-12.9%
FAMILY 3 TIER RATES	$410.97	**$357.81**	($53.16)	-12.9%	10/1/2014	0.0%	-12.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$303.52	**$264.26**	($39.26)	-12.9%	10/1/2014	0.0%	-12.9%
FAMILY 4 TIER RATES	$415.97	**$362.17**	($53.80)	-12.9%	10/1/2014	0.0%	-12.9%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$2000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$154.36	**$136.61**	($17.75)	-11.5%	10/1/2014	0.0%	-11.5%
FAMILY 2 TIER RATES	$382.81	**$338.79**	($44.02)	-11.5%	10/1/2014	0.0%	-11.5%
TWO PERSON 3 & 4 TIER RATES	$316.44	**$280.05**	($36.39)	-11.5%	10/1/2014	0.0%	-11.5%
FAMILY 3 TIER RATES	$418.01	**$369.94**	($48.07)	-11.5%	10/1/2014	0.0%	-11.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$308.72	**$273.22**	($35.50)	-11.5%	10/1/2014	0.0%	-11.5%
FAMILY 4 TIER RATES	$423.10	**$374.45**	($48.65)	-11.5%	10/1/2014	0.0%	-11.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$3000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$155.81	**$138.90**	($16.91)	-10.9%	10/1/2014	0.0%	-10.9%
FAMILY 2 TIER RATES	$386.41	**$344.47**	($41.94)	-10.9%	10/1/2014	0.0%	-10.9%
TWO PERSON 3 & 4 TIER RATES	$319.41	**$284.75**	($34.66)	-10.9%	10/1/2014	0.0%	-10.9%
FAMILY 3 TIER RATES	$421.93	**$376.14**	($45.79)	-10.9%	10/1/2014	0.0%	-10.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$311.62	**$277.80**	($33.82)	-10.9%	10/1/2014	0.0%	-10.9%
FAMILY 4 TIER RATES	$427.08	**$380.72**	($46.36)	-10.9%	10/1/2014	0.0%	-10.9%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$4000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$156.77	**$140.45**	($16.32)	-10.4%	10/1/2014	0.0%	-10.4%
FAMILY 2 TIER RATES	$388.79	**$348.32**	($40.47)	-10.4%	10/1/2014	0.0%	-10.4%
TWO PERSON 3 & 4 TIER RATES	$321.38	**$287.92**	($33.46)	-10.4%	10/1/2014	0.0%	-10.4%
FAMILY 3 TIER RATES	$424.53	**$380.34**	($44.19)	-10.4%	10/1/2014	0.0%	-10.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$313.54	**$280.90**	($32.64)	-10.4%	10/1/2014	0.0%	-10.4%
FAMILY 4 TIER RATES	$429.71	**$384.97**	($44.74)	-10.4%	10/1/2014	0.0%	-10.4%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$4.47**	$4.47	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**$11.09**	$11.09	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
TWO PERSON 3 & 4 TIER RATES	$0.00	**$9.16**	$9.16	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 3 TIER RATES	$0.00	**$12.10**	$12.10	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$8.94**	$8.94	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 4 TIER RATES	$0.00	**$12.25**	$12.25	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 10/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRIMARY/SPECIALIST COPAYS - $10/$10 (STANDARD NETWORK), $5/$15 OR $0/$20 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$830.41	**$771.87**	($58.54)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,059.42	**$1,914.24**	($145.18)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,702.34	**$1,582.33**	($120.01)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,248.75	**$2,090.22**	($158.53)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,660.82	**$1,543.74**	($117.08)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,276.15	**$2,115.70**	($160.45)	-7.0%	10/1/2014	0.0%	-7.0%
PRIMARY/SPECIALIST COPAYS - $10/$20 (STANDARD NETWORK), $15/$15 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$776.67	**$721.93**	($54.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,926.14	**$1,790.39**	($135.75)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,592.17	**$1,479.96**	($112.21)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,103.22	**$1,954.99**	($148.23)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,553.34	**$1,443.86**	($109.48)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,128.85	**$1,978.81**	($150.04)	-7.0%	10/1/2014	0.0%	-7.0%
ELIMINATION OF INFERTILITY COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
SUBSTANCE ABUSE INPATIENT REHABILITATION - ADDS 30 DAYS IF INPATIENT ALCOHOL AND SUBSTANCE ABUSE REHABILITATION							
SINGLE 2, 3, & 4 TIER RATES	$4.42	**$4.11**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$10.96	**$10.19**	($0.77)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.06	**$8.43**	($0.63)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$11.97	**$11.13**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.84	**$8.22**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.12	**$11.27**	($0.85)	-7.0%	10/1/2014	0.0%	-7.0%
PROSTHETICS & ORTHOTICS AT 80% In-network, 50% OON							
SINGLE 2, 3, & 4 TIER RATES	$4.45	**$4.14**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$11.04	**$10.27**	($0.77)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.12	**$8.49**	($0.63)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$12.05	**$11.21**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.90	**$8.28**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.20	**$11.35**	($0.85)	-7.0%	10/1/2014	0.0%	-7.0%
ELIMINATION OF ELECTIVE ABORTION COVERAGE(HMO)							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
INPATIENT COPAY - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.53)	**($3.28)**	$0.25	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($8.75)	**($8.13)**	$0.62	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($7.24)	**($6.72)**	$0.52	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($9.56)	**($8.88)**	$0.68	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.06)	**($6.56)**	$0.50	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($9.68)	**($8.99)**	$0.69	-7.1%	10/1/2014	0.0%	-7.1%
INPATIENT COPAY - $500							
SINGLE 2, 3, & 4 TIER RATES	($7.06)	**($6.57)**	$0.49	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($17.51)	**($16.29)**	$1.22	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($14.47)	**($13.47)**	$1.00	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($19.12)	**($17.79)**	$1.33	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.12)	**($13.14)**	$0.98	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($19.35)	**($18.01)**	$1.34	-6.9%	10/1/2014	0.0%	-6.9%
EMERGENCY ROOM @$50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.85)	**($0.78)**	$0.07	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 2 TIER RATES	($2.11)	**($1.93)**	$0.18	-8.5%	10/1/2014	0.0%	-8.5%
TWO PERSON 3 & 4 TIER RATES	($1.74)	**($1.60)**	$0.14	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($2.30)	**($2.11)**	$0.19	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.70)	**($1.56)**	$0.14	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 4 TIER RATES	($2.33)	**($2.14)**	$0.19	-8.2%	10/1/2014	0.0%	-8.2%
OUTPATIENT SURGERY TO: $50 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.53)	**($1.43)**	$0.10	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($3.79)	**($3.55)**	$0.24	-6.3%	10/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	($3.14)	**($2.93)**	$0.21	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($4.14)	**($3.87)**	$0.27	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.06)	**($2.86)**	$0.20	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($4.19)	**($3.92)**	$0.27	-6.4%	10/1/2014	0.0%	-6.4%
OUTPATIENT SURGERY TO: $75 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.82)	**($2.62)**	$0.20	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($6.99)	**($6.50)**	$0.49	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($5.78)	**($5.37)**	$0.41	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($7.64)	**($7.09)**	$0.55	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.64)	**($5.24)**	$0.40	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($7.73)	**($7.18)**	$0.55	-7.1%	10/1/2014	0.0%	-7.1%
OUTPATIENT SURGERY TO: $50 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.43)	**($1.32)**	$0.11	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($3.55)	**($3.27)**	$0.28	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($2.93)	**($2.71)**	$0.22	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($3.87)	**($3.57)**	$0.30	-7.8%	10/1/2014	0.0%	-7.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.86)	**($2.64)**	$0.22	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($3.92)	**($3.62)**	$0.30	-7.7%	10/1/2014	0.0%	-7.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OUTPATIENT SURGERY TO: $75 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.72)	**($2.53)**	$0.19	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($6.75)	**($6.27)**	$0.48	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($5.58)	**($5.19)**	$0.39	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($7.37)	**($6.85)**	$0.52	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.44)	**($5.06)**	$0.38	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($7.46)	**($6.93)**	$0.53	-7.1%	10/1/2014	0.0%	-7.1%
PCP VISITS @ $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$725.99	**$674.81**	($51.18)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,800.46	**$1,673.53**	($126.93)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,488.28	**$1,383.36**	($104.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$1,965.98	**$1,827.39**	($138.59)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,451.98	**$1,349.62**	($102.36)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$1,989.94	**$1,849.65**	($140.29)	-7.0%	10/1/2014	0.0%	-7.0%
PRIMARY/SPECIALIST VISITS @$20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$725.99	**$674.81**	($51.18)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,800.46	**$1,673.53**	($126.93)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,488.28	**$1,383.36**	($104.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$1,965.98	**$1,827.39**	($138.59)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,451.98	**$1,349.62**	($102.36)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$1,989.94	**$1,849.65**	($140.29)	-7.0%	10/1/2014	0.0%	-7.0%
AMBULANCE COVERAGE @ $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	10/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	10/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	10/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	10/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	10/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	10/1/2014	0.0%	-16.7%
AMBULANCE COVERAGE @ $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.20)**	$0.03	-13.0%	10/1/2014	0.0%	-13.0%
FAMILY 2 TIER RATES	($0.57)	**($0.50)**	$0.07	-12.3%	10/1/2014	0.0%	-12.3%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.41)**	$0.06	-12.8%	10/1/2014	0.0%	-12.8%
FAMILY 3 TIER RATES	($0.62)	**($0.54)**	$0.08	-12.9%	10/1/2014	0.0%	-12.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.40)**	$0.06	-13.0%	10/1/2014	0.0%	-13.0%
FAMILY 4 TIER RATES	($0.63)	**($0.55)**	$0.08	-12.7%	10/1/2014	0.0%	-12.7%
ADD COVERAGE TO DOMESTIC PARTNERS (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
DME AT 50% COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($1.87)	**($1.74)**	$0.13	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($4.64)	**($4.32)**	$0.32	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($3.83)	**($3.57)**	$0.26	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($5.06)	**($4.71)**	$0.35	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.74)	**($3.48)**	$0.26	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($5.13)	**($4.77)**	$0.36	-7.0%	10/1/2014	0.0%	-7.0%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	($2.48)	**($2.30)**	$0.18	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	($6.15)	**($5.70)**	$0.45	-7.3%	10/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($5.08)	**($4.72)**	$0.36	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($6.72)	**($6.23)**	$0.49	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.96)	**($4.60)**	$0.36	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	($6.80)	**($6.30)**	$0.50	-7.4%	10/1/2014	0.0%	-7.4%
PROSTHETICS AND ORTHOTICS AT 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	10/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	10/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	10/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	10/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	10/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	10/1/2014	0.0%	-16.7%
SNF - 50 DAYS COVERAGE PER CALENDAR YEAR							
SINGLE 2, 3, & 4 TIER RATES	($1.01)	**($0.95)**	$0.06	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($2.50)	**($2.36)**	$0.14	-5.6%	10/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	($2.07)	**($1.95)**	$0.12	-5.8%	10/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	($2.74)	**($2.57)**	$0.17	-6.2%	10/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.02)	**($1.90)**	$0.12	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($2.77)	**($2.60)**	$0.17	-6.1%	10/1/2014	0.0%	-6.1%
OUTPATIENT SURGERY IN A PHYSICIAN'S OFFICE AT $25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.26)**	$0.10	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	($3.37)	**($3.12)**	$0.25	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.58)**	$0.21	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($3.68)	**($3.41)**	$0.27	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.52)**	$0.20	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	($3.73)	**($3.45)**	$0.28	-7.5%	10/1/2014	0.0%	-7.5%
HOME HEALTH CARE AT $10 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.40)	**($0.35)**	$0.05	-12.5%	10/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.29)**	$0.04	-12.1%	10/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	($0.43)	**($0.38)**	$0.05	-11.6%	10/1/2014	0.0%	-11.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.28)**	$0.04	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.44)	**($0.38)**	$0.06	-13.6%	10/1/2014	0.0%	-13.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE AT $15 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	10/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	10/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	10/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	10/1/2014	0.0%	-5.5%
HOME HEALTH CARE AT $20 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.49)	**($0.46)**	$0.03	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($1.22)	**($1.14)**	$0.08	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($1.00)	**($0.94)**	$0.06	-6.0%	10/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($1.33)	**($1.25)**	$0.08	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.98)	**($0.92)**	$0.06	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($1.34)	**($1.26)**	$0.08	-6.0%	10/1/2014	0.0%	-6.0%
$5/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$5/$10							
SINGLE 2, 3, & 4 TIER RATES	$861.58	**$800.84**	($60.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,136.72	**$1,986.08**	($150.64)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,766.24	**$1,641.72**	($124.52)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,333.16	**$2,168.67**	($164.49)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,723.16	**$1,601.68**	($121.48)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,361.59	**$2,195.10**	($166.49)	-7.0%	10/1/2014	0.0%	-7.0%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$862.66	**$801.85**	($60.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,139.40	**$1,988.59**	($150.81)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,768.45	**$1,643.79**	($124.66)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,336.08	**$2,171.41**	($164.67)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,725.32	**$1,603.70**	($121.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,364.55	**$2,197.87**	($166.68)	-7.0%	10/1/2014	0.0%	-7.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$857.83	**$797.36**	($60.47)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,127.42	**$1,977.45**	($149.97)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,758.55	**$1,634.59**	($123.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,323.00	**$2,159.25**	($163.75)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,715.66	**$1,594.72**	($120.94)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,351.31	**$2,185.56**	($165.75)	-7.0%	10/1/2014	0.0%	-7.0%
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$856.32	**$795.95**	($60.37)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,123.67	**$1,973.96**	($149.71)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,755.46	**$1,631.70**	($123.76)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,318.91	**$2,155.43**	($163.48)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,712.64	**$1,591.90**	($120.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,347.17	**$2,181.70**	($165.47)	-7.0%	10/1/2014	0.0%	-7.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$851.31	**$791.29**	($60.02)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2,111.25	**$1,962.40**	($148.85)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,745.19	**$1,622.14**	($123.05)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,305.35	**$2,142.81**	($162.54)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,702.62	**$1,582.58**	($120.04)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,333.44	**$2,168.93**	($164.51)	-7.1%	10/1/2014	0.0%	-7.1%
$0/15 or $5/10							
SINGLE 2, 3, & 4 TIER RATES	$862.12	**$801.35**	($60.77)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,138.06	**$1,987.35**	($150.71)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,767.35	**$1,642.77**	($124.58)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,334.62	**$2,170.06**	($164.56)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,724.24	**$1,602.70**	($121.54)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,363.07	**$2,196.50**	($166.57)	-7.0%	10/1/2014	0.0%	-7.0%
$10/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$10/$10							
SINGLE 2, 3, & 4 TIER RATES	$830.41	**$771.87**	($58.54)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,059.42	**$1,914.24**	($145.18)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,702.34	**$1,582.33**	($120.01)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,248.75	**$2,090.22**	($158.53)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,660.82	**$1,543.74**	($117.08)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,276.15	**$2,115.70**	($160.45)	-7.0%	10/1/2014	0.0%	-7.0%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$836.61	**$777.63**	($58.98)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,074.79	**$1,928.52**	($146.27)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,715.05	**$1,594.14**	($120.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,265.54	**$2,105.82**	($159.72)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,673.22	**$1,555.26**	($117.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,293.15	**$2,131.48**	($161.67)	-7.1%	10/1/2014	0.0%	-7.1%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$831.25	**$772.65**	($58.60)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,061.50	**$1,916.17**	($145.33)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,704.06	**$1,583.93**	($120.13)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,251.03	**$2,092.34**	($158.69)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,662.50	**$1,545.30**	($117.20)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,278.46	**$2,117.83**	($160.63)	-7.0%	10/1/2014	0.0%	-7.0%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 10/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$829.61	**$771.14**	($58.47)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,057.43	**$1,912.43**	($145.00)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,700.70	**$1,580.84**	($119.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,246.58	**$2,088.25**	($158.33)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,659.22	**$1,542.28**	($116.94)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,273.96	**$2,113.69**	($160.27)	-7.0%	10/1/2014	0.0%	-7.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$824.13	**$766.03**	($58.10)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,043.84	**$1,899.75**	($144.09)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,689.47	**$1,570.36**	($119.11)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,231.74	**$2,074.41**	($157.33)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,648.26	**$1,532.06**	($116.20)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,258.94	**$2,099.69**	($159.25)	-7.0%	10/1/2014	0.0%	-7.0%
$15/$15 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$15/$15							
SINGLE 2, 3, & 4 TIER RATES	$787.71	**$732.17**	($55.54)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$1,953.52	**$1,815.78**	($137.74)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,614.81	**$1,500.95**	($113.86)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,133.12	**$1,982.72**	($150.40)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,575.42	**$1,464.34**	($111.08)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,159.11	**$2,006.88**	($152.23)	-7.1%	10/1/2014	0.0%	-7.1%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$803.52	**$746.88**	($56.64)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,992.73	**$1,852.26**	($140.47)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,647.22	**$1,531.10**	($116.12)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,175.93	**$2,022.55**	($153.38)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,607.04	**$1,493.76**	($113.28)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,202.45	**$2,047.20**	($155.25)	-7.0%	10/1/2014	0.0%	-7.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$795.92	**$739.81**	($56.11)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,973.88	**$1,834.73**	($139.15)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,631.64	**$1,516.61**	($115.03)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,155.35	**$2,003.41**	($151.94)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,591.84	**$1,479.62**	($112.22)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,181.62	**$2,027.82**	($153.80)	-7.0%	10/1/2014	0.0%	-7.0%
$10/$20							
SINGLE 2, 3, & 4 TIER RATES	$788.76	**$733.16**	($55.60)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$1,956.12	**$1,818.24**	($137.88)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,616.96	**$1,502.98**	($113.98)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,135.96	**$1,985.40**	($150.56)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,577.52	**$1,466.32**	($111.20)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,161.99	**$2,009.59**	($152.40)	-7.0%	10/1/2014	0.0%	-7.0%
DEPENDENT/STUDENT COVERAGE (HMO)							
26/26	1.0170	**1.0170**	0.0000	0.0%	10/1/2014	0.0%	0.0%
Form HNPOS-2 to add the out-of-network deductible/coinsurance/out-of-pocket maximum option of $500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$41.33	**$38.41**	($2.92)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$102.50	**$95.26**	($7.24)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$84.73	**$78.74**	($5.99)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$111.92	**$104.01**	($7.91)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$82.66	**$76.82**	($5.84)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$113.29	**$105.28**	($8.01)	-7.1%	10/1/2014	0.0%	-7.1%

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POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.78	**$27.69**	($2.09)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$73.85	**$68.67**	($5.18)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$61.05	**$56.76**	($4.29)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$80.64	**$74.98**	($5.66)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.56	**$55.38**	($4.18)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$81.63	**$75.90**	($5.73)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.53	**$25.60**	($1.93)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$68.27	**$63.49**	($4.78)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$56.44	**$52.48**	($3.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$74.55	**$69.32**	($5.23)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.06	**$51.20**	($3.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$75.46	**$70.17**	($5.29)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.46	**$23.66**	($1.80)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$63.14	**$58.68**	($4.46)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$52.19	**$48.50**	($3.69)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$68.95	**$64.07**	($4.88)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.92	**$47.32**	($3.60)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$69.79	**$64.85**	($4.94)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.52	**$30.23**	($2.29)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$80.65	**$74.97**	($5.68)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$66.67	**$61.97**	($4.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$88.06	**$81.86**	($6.20)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.04	**$60.46**	($4.58)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$89.14	**$82.86**	($6.28)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$15.42	**$14.33**	($1.09)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$38.24	**$35.54**	($2.70)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$31.61	**$29.38**	($2.23)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$41.76	**$38.81**	($2.95)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.84	**$28.66**	($2.18)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$42.27	**$39.28**	($2.99)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.91)	**($0.85)**	$0.06	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($2.26)	**($2.11)**	$0.15	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($1.87)	**($1.74)**	$0.13	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($2.46)	**($2.30)**	$0.16	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.82)	**($1.70)**	$0.12	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($2.49)	**($2.33)**	$0.16	-6.4%	10/1/2014	0.0%	-6.4%
POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.34	**$30.06**	($2.28)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$80.20	**$74.55**	($5.65)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$66.30	**$61.62**	($4.68)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$87.58	**$81.40**	($6.18)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$64.68	**$60.12**	($4.56)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$88.64	**$82.39**	($6.25)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.97	**$27.85**	($2.12)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$74.33	**$69.07**	($5.26)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$61.44	**$57.09**	($4.35)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$81.16	**$75.42**	($5.74)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.94	**$55.70**	($4.24)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$82.15	**$76.34**	($5.81)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$27.85	**$25.89**	($1.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$69.07	**$64.21**	($4.86)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$57.09	**$53.07**	($4.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$75.42	**$70.11**	($5.31)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.70	**$51.78**	($3.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$76.34	**$70.96**	($5.38)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$34.95	**$32.50**	($2.45)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$86.68	**$80.60**	($6.08)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$71.65	**$66.63**	($5.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$94.64	**$88.01**	($6.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$69.90	**$65.00**	($4.90)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$95.80	**$89.08**	($6.72)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$17.60	**$16.36**	($1.24)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$43.65	**$40.57**	($3.08)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$36.08	**$33.54**	($2.54)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$47.66	**$44.30**	($3.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.20	**$32.72**	($2.48)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$48.24	**$44.84**	($3.40)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.29	**$0.27**	($0.02)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$0.72	**$0.67**	($0.05)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$0.59	**$0.55**	($0.04)	-6.2%	10/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$0.79	**$0.73**	($0.06)	-7.4%	10/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.58	**$0.54**	($0.04)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$0.79	**$0.74**	($0.05)	-6.3%	10/1/2014	0.0%	-6.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.29	**$26.29**	($2.00)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$70.16	**$65.20**	($4.96)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$57.99	**$53.89**	($4.10)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$76.61	**$71.19**	($5.42)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.58	**$52.58**	($4.00)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$77.54	**$72.06**	($5.48)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.15	**$24.30**	($1.85)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$64.85	**$60.26**	($4.59)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$53.61	**$49.82**	($3.79)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$70.81	**$65.80**	($5.01)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.30	**$48.60**	($3.70)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$71.68	**$66.61**	($5.07)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.08	**$22.38**	($1.70)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$59.72	**$55.50**	($4.22)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$49.36	**$45.88**	($3.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$65.21	**$60.61**	($4.60)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.16	**$44.76**	($3.40)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$66.00	**$61.34**	($4.66)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.07	**$28.88**	($2.19)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$77.05	**$71.62**	($5.43)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$63.69	**$59.20**	($4.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$84.14	**$78.21**	($5.93)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.14	**$57.76**	($4.38)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$85.16	**$79.16**	($6.00)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.82	**$6.33**	($0.49)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$16.91	**$15.70**	($1.21)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$13.98	**$12.98**	($1.00)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$18.47	**$17.14**	($1.33)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.64	**$12.66**	($0.98)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$18.69	**$17.35**	($1.34)	-7.2%	10/1/2014	0.0%	-7.2%
POS - $250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.14	**$1.99**	($0.15)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$5.31	**$4.94**	($0.37)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$4.39	**$4.08**	($0.31)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$5.80	**$5.39**	($0.41)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.28	**$3.98**	($0.30)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$5.87	**$5.45**	($0.42)	-7.2%	10/1/2014	0.0%	-7.2%
POS - $250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.76	**$28.59**	($2.17)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$76.28	**$70.90**	($5.38)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$63.06	**$58.61**	($4.45)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$83.30	**$77.42**	($5.88)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.52	**$57.18**	($4.34)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$84.31	**$78.37**	($5.94)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.43	**$26.43**	($2.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$70.51	**$65.55**	($4.96)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$58.28	**$54.18**	($4.10)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$76.99	**$71.57**	($5.42)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.86	**$52.86**	($4.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$77.93	**$72.44**	($5.49)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.41	**$24.55**	($1.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.50	**$60.88**	($4.62)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$54.14	**$50.33**	($3.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$71.52	**$66.48**	($5.04)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.82	**$49.10**	($3.72)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.39	**$67.29**	($5.10)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$33.34	**$30.99**	($2.35)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$82.68	**$76.86**	($5.82)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$68.35	**$63.53**	($4.82)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$90.28	**$83.92**	($6.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$66.68	**$61.98**	($4.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$91.38	**$84.94**	($6.44)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.39	**$6.87**	($0.52)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$18.33	**$17.04**	($1.29)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$15.15	**$14.08**	($1.07)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$20.01	**$18.60**	($1.41)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.78	**$13.74**	($1.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$20.26	**$18.83**	($1.43)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.65	**$3.39**	($0.26)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$9.05	**$8.41**	($0.64)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$7.48	**$6.95**	($0.53)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$9.88	**$9.18**	($0.70)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.30	**$6.78**	($0.52)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$10.00	**$9.29**	($0.71)	-7.1%	10/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.60	**$24.73**	($1.87)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.97	**$61.33**	($4.64)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$54.53	**$50.70**	($3.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$72.03	**$66.97**	($5.06)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.20	**$49.46**	($3.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.91	**$67.78**	($5.13)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.31	**$22.60**	($1.71)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$60.29	**$56.05**	($4.24)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$49.84	**$46.33**	($3.51)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$65.83	**$61.20**	($4.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.62	**$45.20**	($3.42)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$66.63	**$61.95**	($4.68)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.38	**$20.81**	($1.57)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$55.50	**$51.61**	($3.89)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$45.88	**$42.66**	($3.22)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$60.61	**$56.35**	($4.26)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.76	**$41.62**	($3.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$61.34	**$57.04**	($4.30)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.05	**$27.00**	($2.05)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$72.04	**$66.96**	($5.08)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$59.55	**$55.35**	($4.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$78.67	**$73.12**	($5.55)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.10	**$54.00**	($4.10)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$79.63	**$74.01**	($5.62)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.84	**$5.43**	($0.41)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$14.48	**$13.47**	($1.01)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$11.97	**$11.13**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$15.81	**$14.70**	($1.11)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.68	**$10.86**	($0.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$16.01	**$14.88**	($1.13)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.13	**$1.05**	($0.08)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2.80	**$2.60**	($0.20)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$2.32	**$2.15**	($0.17)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$3.06	**$2.84**	($0.22)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.26	**$2.10**	($0.16)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$3.10	**$2.88**	($0.22)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.68	**$26.66**	($2.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$71.13	**$66.12**	($5.01)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$58.79	**$54.65**	($4.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$77.67	**$72.20**	($5.47)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.36	**$53.32**	($4.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$78.61	**$73.08**	($5.53)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.60	**$24.73**	($1.87)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.97	**$61.33**	($4.64)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$54.53	**$50.70**	($3.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$72.03	**$66.97**	($5.06)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.20	**$49.46**	($3.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.91	**$67.78**	($5.13)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.53	**$22.79**	($1.74)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$60.83	**$56.52**	($4.31)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$50.29	**$46.72**	($3.57)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$66.43	**$61.72**	($4.71)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.06	**$45.58**	($3.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$67.24	**$62.47**	($4.77)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.20	**$29.00**	($2.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$77.38	**$71.92**	($5.46)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$63.96	**$59.45**	($4.51)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$84.49	**$78.53**	($5.96)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.40	**$58.00**	($4.40)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$85.52	**$79.49**	($6.03)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$5.88**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$15.67	**$14.58**	($1.09)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.05**	($0.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$17.11	**$15.92**	($1.19)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$11.76**	($0.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$17.32	**$16.12**	($1.20)	-6.9%	10/1/2014	0.0%	-6.9%
POS - $500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.57	**$2.38**	($0.19)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	$6.37	**$5.90**	($0.47)	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$5.27	**$4.88**	($0.39)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	$6.96	**$6.45**	($0.51)	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.14	**$4.76**	($0.38)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	$7.04	**$6.52**	($0.52)	-7.4%	10/1/2014	0.0%	-7.4%

HealthNow New York Inc.
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Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 10/1/2015
Region 1

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
ELIMINATION OF ELECTIVE ABORTION COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
ELIMINATION OF INFERTILITY COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
DME @50% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.44)	**($0.42)**	$0.02	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($1.09)	**($1.04)**	$0.05	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	($0.90)	**($0.86)**	$0.04	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($1.19)	**($1.14)**	$0.05	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($1.21)	**($1.15)**	$0.06	-5.0%	10/1/2014	0.0%	-5.0%
DOMESTIC PARTNER RATE (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
SNF AT 50 DAYS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.07)	**($0.06)**	$0.01	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	($0.17)	**($0.15)**	$0.02	-11.8%	10/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	10/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	10/1/2014	0.0%	-15.8%
SNF UNLIMITED AT 80% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.08)	**($0.07)**	$0.01	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.20)	**($0.17)**	$0.03	-15.0%	10/1/2014	0.0%	-15.0%
TWO PERSON 3 & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	10/1/2014	0.0%	-13.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	10/1/2014	0.0%	-13.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.36)**	$0.01	-2.7%	10/1/2014	0.0%	-2.7%
FAMILY 2 TIER RATES	($0.92)	**($0.89)**	$0.03	-3.3%	10/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.74)**	$0.02	-2.6%	10/1/2014	0.0%	-2.6%
FAMILY 3 TIER RATES	($1.00)	**($0.97)**	$0.03	-3.0%	10/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.72)**	$0.02	-2.7%	10/1/2014	0.0%	-2.7%
FAMILY 4 TIER RATES	($1.01)	**($0.99)**	$0.02	-2.0%	10/1/2014	0.0%	-2.0%
DEPENDENT/STUDENT COVERAGE (POS)							
26/26	1.0170	**1.0170**	0.0000	0.0%	10/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%

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Benefit Descriptions

Form Number	Product Name	Description
BS-ALBHMO.6	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $15 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.7	NYS Mandated Direct Pay HMO Health Now	NYS Mandated Health Maintenance Organization benefit plan, with with $10 office visit copay option and Prescription Drug coverage. Available to Direct Pay Subscribers.
BS-ALBHMO.8	NYS Mandated Direct Pay POS Health Plus	Adds out of network benefits to BS-ALBHMO.7. NYS Mandate. Available to Direct Pay Subscribers.
BS-ALBHMO.5	Child Health Plus	New York State Child Health Plus Product.
BS-ALBHMO.1	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $10 office visit copay option. Available to Groups.
BS-ALBHMO.2	Health Now	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with $15 office visit copay option. Available to Groups.
BS-R-198	Health Now Rider	A Blue Shield Mandate to be sold with BS-ALBHMO.1 and BS-ALBHMO.2, which changes benefits for outpatient surgery, rehabiliative therapy, mental health/ substance abuse, home health care, and ambulance.
BS-ALBPOS.1	Health Plus	Adds out of network benefits to Health Now. All benefits are subject to a deductible and coinsurance. Deductible options are $250, $500, or $750 per individual.
BS-R-199	Health Plus Rider	A Blue Shield Mandate to be sold with BS-ALBPOS.1 which changes benefits for rehabiliative therapy and the annual maximum.
BS-ALBHMO.10	Health Now Flex	A basic Individual Practice Association model Health Maintenance Organization benefit plan, with optional PCP/Specialist copays of $10/10,$5/15,$0/20 or $15/15,$10/20. Available to groups.
BS-ALBPOS.10	Health Now Flex	Adds out of network benefits to Health Now Flex. All benefits are subject to a deductible, coinsurance and out of pocket limit. Deductible options are $250, $500, or $750; Coinsurance options are 20% or 25%; Out of pocket limit options are $5000 and unlimited.
BS-R-211	Health Now Flex Dental	Rider to add an annual dental exam and cleaning to the Health Now Flex contract.
BS-R-212	Health Now Flex Vision	Rider to add vision benefits to the Health Now Flex contract.
BS-R-203	Health Now Flex Chiro	Rider to add chiropractic benefits to the Health Now Flex contract.
BS-R-167	Health Now/Health Now Flex Rider	Rider to add 30 days of inpatient treatment for alcoholism and substance abuse to the Health Now contract.
BS-R-168	Health Now/Health Now Flex Rider	Rider to add coverage for mental health visits up to a total value of $1400 per person per calendar year to the Health Now contract.
BS-R-169	Health Now/Health Now Flex Rider	Rider to exclude abortion coverage to the Health Now contract.
BS-R-170	Health Now/Health Now Flex Rider	Rider to change dependent coverage to age 23.

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Form Number	Product Name	Description
BS-R-171	Health Now/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Now contract.
BS-R-172	Health Now/Health Now Flex Rider	Rider to add an inpatient copayment of $250 or $500 to each single confinement in a hospital, nursing home, skilled nursing facility or other facility to the Health Now contract.
BS-R-191	Health Now Rider	Rider to add vision benefits to the Helath Now contract.
BS-R-182	Health Plus/Health Now Flex Rider	Rider to delete elective abortion coverage to the Health Plus contract. To be sold with rider BS-R-169.
BS-R-183	Health Plus/Health Now Flex Rider	Rider to exclude benefits relating to artificial means to induce pregnancy and for voluntary sterilization to the Health Plus contract. To be sold with rider BS-R-171.
BS-R-200	Health Plus Rider	Rider to change the coinsurance on a Health Plus contract from 75% to 80%, with an option for an out of pocket maximum.
BS-R-166	Managed Drug Rider	Prescription drug card with one copay for generic and brand prescriptions and subject to mandatory generic reimbursement. Copay options are $5, $8, $10, $5/10, 20%. or 50%.
BS-R-166END1	Managed Drug Endorsement	Rider to delete coverage of oral contraceptives from managed drug coverage.
BS-R-166END2	Managed Drug Endorsement	Rider to delete mandatory generic reimbursement from managed drug coverage.
BS-R-166END3	Managed Drug Endorsement	Rider to add a $500 individual/$1000 family annual maximum to managed drug coverage.
BS-R-166END5	Managed Drug Endorsement	Rider to add out of network prescription drug benefits at 50% with a $500 annual maximum.
BS-R-185	NYS M/A Rider	Rider to Health Plus adding benefits for Skilled Nursing Facility.
BS-R-186	NYS M/A Rider	Rider to Health Now adding Alcohol and Substance abuse coverage.
HNDRUG-HMO.1	Managed Drug Rider	Prescription drug benefit with copays listed in the attached. There are also factors to take this benefit to 90 day Mail Order, Annual Maximum, and Contraceptives Excluded rates.
HN-ALBHMO-R-12	Vermont Rider	Rider to provide an option for HMO subscribers to add coverage for services rendered in the State of Vermont.
HN-HMO.AMEND-3	DME Amendment	Amendment to limit the maximum annual benefit for durable medical equipment, excluding oxygen and ventilators to $1,000 per person, per calendar year.
HN.HNY.GRP AND HN.HNY.IND	Healthy NY	A Health Maintenance Organization benefit providing medical coverage following New York State guidelines.
CR1E4N0022	Sizzel Rider	Rider to Waive Generic Oral Contraceptives Copay
C41A4N0016	Sizzel Rider	Rider to Wavie Inpatient Maternity Copay
C41A4N0018	Sizzel Rider	Rider to Waive Pediatric PCP Copay
LS1G4N0004	Master Group Contract	Master Group Plan to allow for coverage of domestic partners
CH1A4N0062	Dependent/Student rider	Extend dep/stud coverage to the end of the year or end of the month
AH1R4N0050	New Copay Options	Rider to add office visit, ambulance, and ER copays for ALBHMO.10
LH1R4N0052	New Copay Options	Rider to add office visit, ambulance, and ER copays for Master Group Contract
CH1R4N0054	New Copay Options	Rider to add office visit, ambulance, and ER copays for HMO 100

HealthNow New York, Inc.
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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**

The number of hospice care days is limited to 210 days

C. **Medical Services**

Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**

Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only
E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 1 - HMO**	**OPTION 1 - W/POS**
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is s $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 2- HMO**	**OPTION 2 - W/POS**
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON		
BENEFIT	**OPTION 4- HMO**	**OPTION 4 - W/POS**
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annuallv.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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Rating Regions

Managed Care Region	Counties
NENY 3	Clinton, Essex

HealthNow New York Inc.
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Northeastern New York
Rates Effective 10/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$10 $5/$15 $0/$20							
SINGLE 2, 3, & 4 TIER RATES	$972.17	**$903.64**	($68.53)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,410.98	**$2,241.03**	($169.95)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,992.95	**$1,852.46**	($140.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,632.64	**$2,447.06**	($185.58)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,944.34	**$1,807.28**	($137.06)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,664.72	**$2,476.88**	($187.84)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBHMO.10: HEALTH NOW FLEX WITH PRIMARY/SPECIALIST COPAYS-$10/$20 $15/$15							
SINGLE 2, 3, & 4 TIER RATES	$909.33	**$845.22**	($64.11)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2,255.14	**$2,096.15**	($158.99)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,864.13	**$1,732.70**	($131.43)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,462.47	**$2,288.86**	($173.61)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,818.66	**$1,690.44**	($128.22)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,492.47	**$2,316.75**	($175.72)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$849.89	**$789.98**	($59.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,107.73	**$1,959.15**	($148.58)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,742.27	**$1,619.46**	($122.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,301.50	**$2,139.27**	($162.23)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,699.78	**$1,579.96**	($119.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,329.55	**$2,165.34**	($164.21)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # ALBHMO.10-R.6 (REV1) : HEALTHNOW FLEX $20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$849.89	**$789.98**	($59.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,107.73	**$1,959.15**	($148.58)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,742.27	**$1,619.46**	($122.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,301.50	**$2,139.27**	($162.23)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,699.78	**$1,579.96**	($119.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,329.55	**$2,165.34**	($164.21)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-R-167: SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.42	**$4.11**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$10.96	**$10.19**	($0.77)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.06	**$8.43**	($0.63)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$11.97	**$11.13**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.84	**$8.22**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.12	**$11.27**	($0.85)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-R-207: PROSTHETICS & ORTHOTICS RIDER							
SINGLE 2, 3, & 4 TIER RATES	$4.45	**$4.14**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$11.04	**$10.27**	($0.77)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.12	**$8.49**	($0.63)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$12.05	**$11.21**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.90	**$8.28**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.20	**$11.35**	($0.85)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-172: INPATIENT COPAY RIDER - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.53)	**($3.28)**	$0.25	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($8.75)	**($8.13)**	$0.62	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($7.24)	**($6.72)**	$0.52	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($9.56)	**($8.88)**	$0.68	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.06)	**($6.56)**	$0.50	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($9.68)	**($8.99)**	$0.69	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-R-172: INPATIENT COPAY RIDER - $500							
SINGLE 2, 3, & 4 TIER RATES	($7.06)	**($6.56)**	$0.50	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($17.51)	**($16.27)**	$1.24	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($14.47)	**($13.45)**	$1.02	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($19.12)	**($17.76)**	$1.36	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.12)	**($13.12)**	$1.00	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($19.35)	**($17.98)**	$1.37	-7.1%	10/1/2014	0.0%	-7.1%
FORM # ALBHMO.10-R.4 : EMERGENCY ROOM $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.85)	**($0.78)**	$0.07	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 2 TIER RATES	($2.11)	**($1.93)**	$0.18	-8.5%	10/1/2014	0.0%	-8.5%
TWO PERSON 3 & 4 TIER RATES	($1.74)	**($1.60)**	$0.14	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($2.30)	**($2.11)**	$0.19	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.70)	**($1.56)**	$0.14	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 4 TIER RATES	($2.33)	**($2.14)**	$0.19	-8.2%	10/1/2014	0.0%	-8.2%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($1.53)	**($1.43)**	$0.10	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($3.79)	**($3.55)**	$0.24	-6.3%	10/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	($3.14)	**($2.93)**	$0.21	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($4.14)	**($3.87)**	$0.27	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.06)	**($2.86)**	$0.20	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($4.19)	**($3.92)**	$0.27	-6.4%	10/1/2014	0.0%	-6.4%

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Northeastern New York
Rates Effective 10/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 1							
SINGLE 2, 3, & 4 TIER RATES	($2.82)	**($2.62)**	$0.20	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($6.99)	**($6.50)**	$0.49	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($5.78)	**($5.37)**	$0.41	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($7.64)	**($7.09)**	$0.55	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.64)	**($5.24)**	$0.40	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($7.73)	**($7.18)**	$0.55	-7.1%	10/1/2014	0.0%	-7.1%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $50 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($1.43)	**($1.32)**	$0.11	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($3.55)	**($3.27)**	$0.28	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($2.93)	**($2.71)**	$0.22	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($3.87)	**($3.57)**	$0.30	-7.8%	10/1/2014	0.0%	-7.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.86)	**($2.64)**	$0.22	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($3.92)	**($3.62)**	$0.30	-7.7%	10/1/2014	0.0%	-7.7%
FORM # ALBHMO.10-R.8 : OUTPATIENT SURG. TO: $75 Plan 2							
SINGLE 2, 3, & 4 TIER RATES	($2.72)	**($2.53)**	$0.19	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($6.75)	**($6.27)**	$0.48	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($5.58)	**($5.19)**	$0.39	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($7.37)	**($6.85)**	$0.52	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.44)	**($5.06)**	$0.38	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($7.46)	**($6.93)**	$0.53	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.78	**$27.69**	($2.09)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$73.85	**$68.67**	($5.18)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$61.05	**$56.76**	($4.29)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$80.64	**$74.98**	($5.66)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.56	**$55.38**	($4.18)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$81.63	**$75.90**	($5.73)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.53	**$25.59**	($1.94)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$68.27	**$63.46**	($4.81)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$56.44	**$52.46**	($3.98)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$74.55	**$69.30**	($5.25)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.06	**$51.18**	($3.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$75.46	**$70.14**	($5.32)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.46	**$23.66**	($1.80)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$63.14	**$58.68**	($4.46)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$52.19	**$48.50**	($3.69)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$68.95	**$64.07**	($4.88)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.92	**$47.32**	($3.60)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$69.79	**$64.85**	($4.94)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.52	**$30.23**	($2.29)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$80.65	**$74.97**	($5.68)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$66.67	**$61.97**	($4.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$88.06	**$81.86**	($6.20)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.04	**$60.46**	($4.58)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$89.14	**$82.86**	($6.28)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$15.42	**$14.33**	($1.09)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$38.24	**$35.54**	($2.70)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$31.61	**$29.38**	($2.23)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$41.76	**$38.81**	($2.95)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.84	**$28.66**	($2.18)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$42.27	**$39.28**	($2.99)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.91)	**($0.85)**	$0.06	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($2.26)	**($2.11)**	$0.15	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($1.87)	**($1.74)**	$0.13	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($2.46)	**($2.30)**	$0.16	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.82)	**($1.70)**	$0.12	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($2.49)	**($2.33)**	$0.16	-6.4%	10/1/2014	0.0%	-6.4%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.34	**$30.06**	($2.28)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$80.20	**$74.55**	($5.65)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$66.30	**$61.62**	($4.68)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$87.58	**$81.40**	($6.18)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$64.68	**$60.12**	($4.56)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$88.64	**$82.39**	($6.25)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.97	**$27.85**	($2.12)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$74.33	**$69.07**	($5.26)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$61.44	**$57.09**	($4.35)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$81.16	**$75.42**	($5.74)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.94	**$55.70**	($4.24)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$82.15	**$76.34**	($5.81)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$27.85	**$25.89**	($1.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$69.07	**$64.21**	($4.86)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$57.09	**$53.07**	($4.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$75.42	**$70.11**	($5.31)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.70	**$51.78**	($3.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$76.34	**$70.96**	($5.38)	-7.0%	10/1/2014	0.0%	-7.0%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 10/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$34.95	**$32.50**	($2.45)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$86.68	**$80.60**	($6.08)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$71.65	**$66.63**	($5.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$94.64	**$88.01**	($6.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$69.90	**$65.00**	($4.90)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$95.80	**$89.08**	($6.72)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$17.60	**$16.36**	($1.24)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$43.65	**$40.57**	($3.08)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$36.08	**$33.54**	($2.54)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$47.66	**$44.30**	($3.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.20	**$32.72**	($2.48)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$48.24	**$44.84**	($3.40)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.29	**$0.27**	($0.02)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$0.72	**$0.67**	($0.05)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$0.59	**$0.55**	($0.04)	-6.2%	10/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$0.79	**$0.73**	($0.06)	-7.4%	10/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.58	**$0.54**	($0.04)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$0.79	**$0.74**	($0.05)	-6.3%	10/1/2014	0.0%	-6.3%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.29	**$26.29**	($2.00)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$70.16	**$65.20**	($4.96)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$57.99	**$53.89**	($4.10)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$76.61	**$71.19**	($5.42)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.58	**$52.58**	($4.00)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$77.54	**$72.06**	($5.48)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.15	**$24.30**	($1.85)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$64.85	**$60.26**	($4.59)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$53.61	**$49.82**	($3.79)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$70.81	**$65.80**	($5.01)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.30	**$48.60**	($3.70)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$71.68	**$66.61**	($5.07)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.08	**$22.38**	($1.70)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$59.72	**$55.50**	($4.22)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$49.36	**$45.88**	($3.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$65.21	**$60.61**	($4.60)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.16	**$44.76**	($3.40)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$66.00	**$61.34**	($4.66)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.07	**$28.88**	($2.19)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$77.05	**$71.62**	($5.43)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$63.69	**$59.20**	($4.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$84.14	**$78.21**	($5.93)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.14	**$57.76**	($4.38)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$85.16	**$79.16**	($6.00)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.82	**$6.33**	($0.49)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$16.91	**$15.70**	($1.21)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$13.98	**$12.98**	($1.00)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$18.47	**$17.14**	($1.33)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.64	**$12.66**	($0.98)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$18.69	**$17.35**	($1.34)	-7.2%	10/1/2014	0.0%	-7.2%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.14	**$1.99**	($0.15)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$5.31	**$4.94**	($0.37)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$4.39	**$4.08**	($0.31)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$5.80	**$5.39**	($0.41)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.28	**$3.98**	($0.30)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$5.87	**$5.45**	($0.42)	-7.2%	10/1/2014	0.0%	-7.2%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.76	**$28.59**	($2.17)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$76.28	**$70.90**	($5.38)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$63.06	**$58.61**	($4.45)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$83.30	**$77.42**	($5.88)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.52	**$57.18**	($4.34)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$84.31	**$78.37**	($5.94)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.43	**$26.43**	($2.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$70.51	**$65.55**	($4.96)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$58.28	**$54.18**	($4.10)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$76.99	**$71.57**	($5.42)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.86	**$52.86**	($4.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$77.93	**$72.44**	($5.49)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.41	**$24.55**	($1.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.50	**$60.88**	($4.62)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$54.14	**$50.33**	($3.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$71.52	**$66.48**	($5.04)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.82	**$49.10**	($3.72)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.39	**$67.29**	($5.10)	-7.0%	10/1/2014	0.0%	-7.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$33.34	**$30.99**	($2.35)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$82.68	**$76.86**	($5.82)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$68.35	**$63.53**	($4.82)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$90.28	**$83.92**	($6.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$66.68	**$61.98**	($4.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$91.38	**$84.94**	($6.44)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.39	**$6.87**	($0.52)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$18.33	**$17.04**	($1.29)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$15.15	**$14.08**	($1.07)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$20.01	**$18.60**	($1.41)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.78	**$13.74**	($1.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$20.26	**$18.83**	($1.43)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.65	**$3.39**	($0.26)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$9.05	**$8.41**	($0.64)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$7.48	**$6.95**	($0.53)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$9.88	**$9.18**	($0.70)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.30	**$6.78**	($0.52)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$10.00	**$9.29**	($0.71)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.60	**$24.73**	($1.87)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.97	**$61.33**	($4.64)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$54.53	**$50.70**	($3.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$72.03	**$66.97**	($5.06)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.20	**$49.46**	($3.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.91	**$67.78**	($5.13)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.31	**$22.60**	($1.71)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$60.29	**$56.05**	($4.24)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$49.84	**$46.33**	($3.51)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$65.83	**$61.20**	($4.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.62	**$45.20**	($3.42)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$66.63	**$61.95**	($4.68)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.38	**$20.81**	($1.57)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$55.50	**$51.61**	($3.89)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$45.88	**$42.66**	($3.22)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$60.61	**$56.35**	($4.26)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.76	**$41.62**	($3.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$61.34	**$57.04**	($4.30)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.05	**$27.00**	($2.05)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$72.04	**$66.96**	($5.08)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$59.55	**$55.35**	($4.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$78.67	**$73.12**	($5.55)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.10	**$54.00**	($4.10)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$79.63	**$74.01**	($5.62)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.84	**$5.43**	($0.41)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$14.48	**$13.47**	($1.01)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$11.97	**$11.13**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$15.81	**$14.70**	($1.11)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.68	**$10.86**	($0.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$16.01	**$14.88**	($1.13)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.13	**$1.05**	($0.08)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2.80	**$2.60**	($0.20)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$2.32	**$2.15**	($0.17)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$3.06	**$2.84**	($0.22)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.26	**$2.10**	($0.16)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$3.10	**$2.88**	($0.22)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.68	**$26.66**	($2.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$71.13	**$66.12**	($5.01)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$58.79	**$54.65**	($4.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$77.67	**$72.20**	($5.47)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.36	**$53.32**	($4.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$78.61	**$73.08**	($5.53)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.60	**$24.73**	($1.87)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.97	**$61.33**	($4.64)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$54.53	**$50.70**	($3.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$72.03	**$66.97**	($5.06)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.20	**$49.46**	($3.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.91	**$67.78**	($5.13)	-7.0%	10/1/2014	0.0%	-7.0%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.53	**$22.79**	($1.74)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$60.83	**$56.52**	($4.31)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$50.29	**$46.72**	($3.57)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$66.43	**$61.72**	($4.71)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.06	**$45.58**	($3.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$67.24	**$62.47**	($4.77)	-7.1%	10/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.20	**$29.00**	($2.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$77.38	**$71.92**	($5.46)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$63.96	**$59.45**	($4.51)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$84.49	**$78.53**	($5.96)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.40	**$58.00**	($4.40)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$85.52	**$79.49**	($6.03)	-7.1%	10/1/2014	0.0%	-7.1%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$5.88**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$15.67	**$14.58**	($1.09)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.05**	($0.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$17.11	**$15.92**	($1.19)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$11.76**	($0.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$17.32	**$16.12**	($1.20)	-6.9%	10/1/2014	0.0%	-6.9%
FORM # BS-ALBPOS.10: HEALTH NOW FLEX POS-$500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.57	**$2.38**	($0.19)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	$6.37	**$5.90**	($0.47)	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$5.27	**$4.88**	($0.39)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	$6.96	**$6.45**	($0.51)	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.14	**$4.76**	($0.38)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	$7.04	**$6.52**	($0.52)	-7.4%	10/1/2014	0.0%	-7.4%
FORM # BS-R-185: POS-SKILLED NURSING FACILITY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-186: POS-SUBSTANCE ABUSE INPATIENT REHABILITATION RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-169: ELIMINATION OF ABORTION COVERAGE RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # BS-R-171: ELIMINATION OF ARTIFICIAL MEANS TO INDUCE PREGNANCY RIDER							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # HN-ALBHMO-R-12: IN-NETWORK VERMONT PROVIDER RIDER Alb HMO							
SINGLE 2, 3, & 4 TIER RATES	$144.07	**$133.93**	($10.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$357.29	**$332.15**	($25.14)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$295.34	**$274.56**	($20.78)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$390.14	**$362.68**	($27.46)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$288.14	**$267.86**	($20.28)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$394.90	**$367.10**	($27.80)	-7.0%	10/1/2014	0.0%	-7.0%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.46**	($0.03)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$1.22	**$1.14**	($0.08)	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	10/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1.33	**$1.25**	($0.08)	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$1.34	**$1.26**	($0.08)	-6.0%	10/1/2014	0.0%	-6.0%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.02	**$0.96**	($0.06)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$2.53	**$2.38**	($0.15)	-5.9%	10/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$2.09	**$1.97**	($0.12)	-5.7%	10/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$2.76	**$2.60**	($0.16)	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.04	**$1.92**	($0.12)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$2.80	**$2.63**	($0.17)	-6.1%	10/1/2014	0.0%	-6.1%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.07	**$1.00**	($0.07)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$2.65	**$2.48**	($0.17)	-6.4%	10/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	$2.19	**$2.05**	($0.14)	-6.4%	10/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	$2.90	**$2.71**	($0.19)	-6.6%	10/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.14	**$2.00**	($0.14)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$2.93	**$2.74**	($0.19)	-6.5%	10/1/2014	0.0%	-6.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.46	**$1.36**	($0.10)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$3.62	**$3.37**	($0.25)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$2.99	**$2.79**	($0.20)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$3.95	**$3.68**	($0.27)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.92	**$2.72**	($0.20)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$4.00	**$3.73**	($0.27)	-6.8%	10/1/2014	0.0%	-6.8%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.80	**$1.67**	($0.13)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$4.46	**$4.14**	($0.32)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$3.69	**$3.42**	($0.27)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$4.87	**$4.52**	($0.35)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.60	**$3.34**	($0.26)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$4.93	**$4.58**	($0.35)	-7.1%	10/1/2014	0.0%	-7.1%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.68	**$2.50**	($0.18)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$6.65	**$6.20**	($0.45)	-6.8%	10/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$5.49	**$5.13**	($0.36)	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$7.26	**$6.77**	($0.49)	-6.7%	10/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.36	**$5.00**	($0.36)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$7.35	**$6.85**	($0.50)	-6.8%	10/1/2014	0.0%	-6.8%
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.44	**$3.20**	($0.24)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$8.53	**$7.94**	($0.59)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$7.05	**$6.56**	($0.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$9.32	**$8.67**	($0.65)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.88	**$6.40**	($0.48)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$9.43	**$8.77**	($0.66)	-7.0%	10/1/2014	0.0%	-7.0%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$3.49	**$3.24**	($0.25)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$8.66	**$8.04**	($0.62)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$7.15	**$6.64**	($0.51)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$9.45	**$8.77**	($0.68)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.98	**$6.48**	($0.50)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$9.57	**$8.88**	($0.69)	-7.2%	10/1/2014	0.0%	-7.2%
Form # CH1A4N0062:							
dependent/student to the end of year	1.0017	**1.0017**	0.000	0.0%	10/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.000	0.0%	10/1/2014	0.0%	0.0%
Forms AH1R4N0050 and LH1R4N0052 (new copays for ALBHMO.10 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($8.68)	**($8.07)**	$0.61	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($21.53)	**($20.01)**	$1.52	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($17.79)	**($16.54)**	$1.25	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($23.51)	**($21.85)**	$1.66	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($17.36)	**($16.14)**	$1.22	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($23.79)	**($22.12)**	$1.67	-7.0%	10/1/2014	0.0%	-7.0%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($4.76)	**($4.42)**	$0.34	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($11.80)	**($10.96)**	$0.84	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($9.76)	**($9.06)**	$0.70	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($12.89)	**($11.97)**	$0.92	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($9.52)	**($8.84)**	$0.68	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($13.05)	**($12.12)**	$0.93	-7.1%	10/1/2014	0.0%	-7.1%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.53)	**($3.28)**	$0.25	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($8.75)	**($8.13)**	$0.62	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($7.24)	**($6.72)**	$0.52	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($9.56)	**($8.88)**	$0.68	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.06)	**($6.56)**	$0.50	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($9.68)	**($8.99)**	$0.69	-7.1%	10/1/2014	0.0%	-7.1%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.45)	**($0.43)**	$0.02	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	($0.92)	**($0.88)**	$0.04	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	($1.22)	**($1.16)**	$0.06	-4.9%	10/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.90)	**($0.86)**	$0.04	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	($1.23)	**($1.18)**	$0.05	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.20	**$1.12**	($0.08)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$2.98	**$2.78**	($0.20)	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.46	**$2.30**	($0.16)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$3.25	**$3.03**	($0.22)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.40	**$2.24**	($0.16)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$3.29	**$3.07**	($0.22)	-6.7%	10/1/2014	0.0%	-6.7%
FORM # CH1R4N0242 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($3.19)	**($2.97)**	$0.22	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($7.91)	**($7.37)**	$0.54	-6.8%	10/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	($6.54)	**($6.09)**	$0.45	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($8.64)	**($8.04)**	$0.60	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.38)	**($5.94)**	$0.44	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($8.74)	**($8.14)**	$0.60	-6.9%	10/1/2014	0.0%	-6.9%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$70.35	**$65.39**	($4.96)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$174.47	**$162.17**	($12.30)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$144.22	**$134.05**	($10.17)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$190.51	**$177.08**	($13.43)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$140.70	**$130.78**	($9.92)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$192.83	**$179.23**	($13.60)	-7.1%	10/1/2014	0.0%	-7.1%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$68.85	**$63.99**	($4.86)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$170.75	**$158.70**	($12.05)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$141.14	**$131.18**	($9.96)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$186.45	**$173.28**	($13.17)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$137.70	**$127.98**	($9.72)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$188.72	**$175.40**	($13.32)	-7.1%	10/1/2014	0.0%	-7.1%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$24.41	**$22.69**	($1.72)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$60.54	**$56.27**	($4.27)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$50.04	**$46.51**	($3.53)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$66.10	**$61.44**	($4.66)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.82	**$45.38**	($3.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$66.91	**$62.19**	($4.72)	-7.1%	10/1/2014	0.0%	-7.1%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
$500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$22.68	**$21.08**	($1.60)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$56.25	**$52.28**	($3.97)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$46.49	**$43.21**	($3.28)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$61.42	**$57.08**	($4.34)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$45.36	**$42.16**	($3.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$62.17	**$57.78**	($4.39)	-7.1%	10/1/2014	0.0%	-7.1%
Form Number: LS1R4N0178 - HMO 200 INN 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.95)	**($6.46)**	$0.49	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($17.24)	**($16.02)**	$1.22	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($14.25)	**($13.24)**	$1.01	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($18.82)	**($17.49)**	$1.33	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.90)	**($12.92)**	$0.98	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($19.05)	**($17.71)**	$1.34	-7.0%	10/1/2014	0.0%	-7.0%
Form Number: LS1R4N0178 Removing DME benefit - HMO 200 OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.77)	**($0.71)**	$0.06	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 2 TIER RATES	($1.91)	**($1.76)**	$0.15	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($1.58)	**($1.46)**	$0.12	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	($2.09)	**($1.92)**	$0.17	-8.1%	10/1/2014	0.0%	-8.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.54)	**($1.42)**	$0.12	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 4 TIER RATES	($2.11)	**($1.95)**	$0.16	-7.6%	10/1/2014	0.0%	-7.6%
Form Number: AH1A4N0177 Removing Standard Network							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.26)**	$0.10	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	($3.37)	**($3.12)**	$0.25	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.58)**	$0.21	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($3.68)	**($3.41)**	$0.27	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.52)**	$0.20	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	($3.73)	**($3.45)**	$0.28	-7.5%	10/1/2014	0.0%	-7.5%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($6.95)	**($6.46)**	$0.49	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($17.24)	**($16.02)**	$1.22	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($14.25)	**($13.24)**	$1.01	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($18.82)	**($17.49)**	$1.33	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($13.90)	**($12.92)**	$0.98	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($19.05)	**($17.71)**	$1.34	-7.0%	10/1/2014	0.0%	-7.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($3.70)	**($3.44)**	$0.26	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($9.18)	**($8.53)**	$0.65	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($7.59)	**($7.05)**	$0.54	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($10.02)	**($9.32)**	$0.70	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.40)	**($6.88)**	$0.52	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($10.14)	**($9.43)**	$0.71	-7.0%	10/1/2014	0.0%	-7.0%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.77)	**($0.71)**	$0.06	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 2 TIER RATES	($1.91)	**($1.76)**	$0.15	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($1.58)	**($1.46)**	$0.12	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	($2.09)	**($1.92)**	$0.17	-8.1%	10/1/2014	0.0%	-8.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.54)	**($1.42)**	$0.12	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 4 TIER RATES	($2.11)	**($1.95)**	$0.16	-7.6%	10/1/2014	0.0%	-7.6%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($17.93)	**($16.66)**	$1.27	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($44.47)	**($41.32)**	$3.15	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($36.76)	**($34.15)**	$2.61	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($48.55)	**($45.12)**	$3.43	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($35.86)	**($33.32)**	$2.54	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($49.15)	**($45.67)**	$3.48	-7.1%	10/1/2014	0.0%	-7.1%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($16.60)	**($15.43)**	$1.17	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($41.17)	**($38.27)**	$2.90	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($34.03)	**($31.63)**	$2.40	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($44.95)	**($41.78)**	$3.17	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($33.20)	**($30.86)**	$2.34	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($45.50)	**($42.29)**	$3.21	-7.1%	10/1/2014	0.0%	-7.1%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($15.21)	**($14.14)**	$1.07	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($37.72)	**($35.07)**	$2.65	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($31.18)	**($28.99)**	$2.19	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($41.19)	**($38.29)**	$2.90	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($30.42)	**($28.28)**	$2.14	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($41.69)	**($38.76)**	$2.93	-7.0%	10/1/2014	0.0%	-7.0%
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.52)	**($2.34)**	$0.18	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($6.25)	**($5.80)**	$0.45	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	($5.17)	**($4.80)**	$0.37	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($6.82)	**($6.34)**	$0.48	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.04)	**($4.68)**	$0.36	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($6.91)	**($6.41)**	$0.50	-7.2%	10/1/2014	0.0%	-7.2%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($2.36)	**($2.20)**	$0.16	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	($5.85)	**($5.46)**	$0.39	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($4.84)	**($4.51)**	$0.33	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($6.39)	**($5.96)**	$0.43	-6.7%	10/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.72)	**($4.40)**	$0.32	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	($6.47)	**($6.03)**	$0.44	-6.8%	10/1/2014	0.0%	-6.8%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$3.33	**$3.10**	($0.23)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$8.26	**$7.69**	($0.57)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$6.83	**$6.36**	($0.47)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$9.02	**$8.39**	($0.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.66	**$6.20**	($0.46)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$9.13	**$8.50**	($0.63)	-6.9%	10/1/2014	0.0%	-6.9%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$1.62	**$1.51**	($0.11)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$4.02	**$3.74**	($0.28)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$3.32	**$3.10**	($0.22)	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$4.39	**$4.09**	($0.30)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.24	**$3.02**	($0.22)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$4.44	**$4.14**	($0.30)	-6.8%	10/1/2014	0.0%	-6.8%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$2.96	**$2.75**	($0.21)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$7.34	**$6.82**	($0.52)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$6.07	**$5.64**	($0.43)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$8.02	**$7.45**	($0.57)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.92	**$5.50**	($0.42)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$8.11	**$7.54**	($0.57)	-7.0%	10/1/2014	0.0%	-7.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRESCRIPTION DRUG							
FORM # BS-R-166END5 - Out of Network Benefit							
SINGLE 2, 3, & 4 TIER RATES	$18.33	**$17.61**	($0.72)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$45.46	**$43.67**	($1.79)	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$37.58	**$36.10**	($1.48)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$49.64	**$47.69**	($1.95)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$36.66	**$35.22**	($1.44)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$50.24	**$48.27**	($1.97)	-3.9%	10/1/2014	0.0%	-3.9%
FORM#s HNDRUG-HMO.1, HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
NO PAY THE DIFFERENCE							
$5 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$194.23	**$181.67**	($12.56)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	$481.72	**$450.56**	($31.16)	-6.5%	10/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	$398.20	**$372.44**	($25.76)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$526.00	**$491.98**	($34.02)	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$388.48	**$363.36**	($25.12)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	$532.42	**$497.98**	($34.44)	-6.5%	10/1/2014	0.0%	-6.5%
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$189.85	**$187.31**	($2.54)	-1.3%	10/1/2014	0.0%	-1.3%
FAMILY 2 TIER RATES	$470.86	**$464.56**	($6.30)	-1.3%	10/1/2014	0.0%	-1.3%
TWO PERSON 3 & 4 TIER RATES	$389.22	**$384.00**	($5.22)	-1.3%	10/1/2014	0.0%	-1.3%
FAMILY 3 TIER RATES	$514.14	**$507.26**	($6.88)	-1.3%	10/1/2014	0.0%	-1.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$379.72	**$374.64**	($5.08)	-1.3%	10/1/2014	0.0%	-1.3%
FAMILY 4 TIER RATES	$520.40	**$513.44**	($6.96)	-1.3%	10/1/2014	0.0%	-1.3%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$204.63	**$195.25**	($9.38)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$507.50	**$484.24**	($23.26)	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$419.52	**$400.28**	($19.24)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 3 TIER RATES	$554.16	**$528.76**	($25.40)	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$409.28	**$390.52**	($18.76)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$560.92	**$535.20**	($25.72)	-4.6%	10/1/2014	0.0%	-4.6%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$188.03	**$176.99**	($11.04)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$466.34	**$438.96**	($27.38)	-5.9%	10/1/2014	0.0%	-5.9%
TWO PERSON 3 & 4 TIER RATES	$385.48	**$362.86**	($22.62)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 3 TIER RATES	$509.22	**$479.32**	($29.90)	-5.9%	10/1/2014	0.0%	-5.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$376.08	**$354.00**	($22.08)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$515.42	**$485.16**	($30.26)	-5.9%	10/1/2014	0.0%	-5.9%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$2.35	**$2.26**	($0.09)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$5.83	**$5.60**	($0.23)	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$4.82	**$4.63**	($0.19)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$6.36	**$6.12**	($0.24)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.70	**$4.52**	($0.18)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$6.44	**$6.19**	($0.25)	-3.9%	10/1/2014	0.0%	-3.9%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.32	**$1.26**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$3.27	**$3.12**	($0.15)	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$2.71	**$2.58**	($0.13)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$3.57	**$3.41**	($0.16)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.64	**$2.52**	($0.12)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$3.62	**$3.45**	($0.17)	-4.7%	10/1/2014	0.0%	-4.7%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.66	**$0.63**	($0.03)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$1.64	**$1.56**	($0.08)	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	$1.35	**$1.29**	($0.06)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$1.79	**$1.71**	($0.08)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.32	**$1.26**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$1.81	**$1.73**	($0.08)	-4.4%	10/1/2014	0.0%	-4.4%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 2.5 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($5.31)	**($4.93)**	$0.38	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	($13.17)	**($12.23)**	$0.94	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($10.89)	**($10.11)**	$0.78	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($14.38)	**($13.35)**	$1.03	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.62)	**($9.86)**	$0.76	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	($14.55)	**($13.51)**	$1.04	-7.1%	10/1/2014	0.0%	-7.1%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 Months with 3 Copays per 90 Days							
SINGLE 2, 3, & 4 TIER RATES	($7.13)	**($6.63)**	$0.50	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($17.68)	**($16.44)**	$1.24	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($14.62)	**($13.59)**	$1.03	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($19.31)	**($17.95)**	$1.36	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.26)	**($13.26)**	$1.00	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($19.54)	**($18.17)**	$1.37	-7.0%	10/1/2014	0.0%	-7.0%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	$0.00	0.0%	10/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	$0.00	0.0%	10/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	$0.00	0.0%	10/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	$0.00	0.0%	10/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	$0.00	0.0%	10/1/2014	0.0%	0.0%

* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of **0.968**

Form Number: LS3A3N0208
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)

Deductible							
$250	0.014	**0.014**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$500	0.024	**0.024**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	$0.00	0.0%	10/1/2014	0.0%	0.0%

Form Number: LR1A4N0230
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)

Deductible							
$50	0.016	**0.016**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$100	0.027	**0.027**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$250	0.056	**0.056**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$500	0.089	**0.089**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	$0.00	0.0%	10/1/2014	0.0%	0.0%

Form # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)
NO ANNUAL MAXIMUM BENEFIT
MAIL ORDER COPAY EACH 30 DAYS
NO DEDUCTIBLE

PAY THE DIFFERENCE

$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$182.76	**$170.16**	($12.60)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$453.24	**$422.00**	($31.24)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$374.66	**$348.83**	($25.83)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$494.91	**$460.79**	($34.12)	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$365.52	**$340.32**	($25.20)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$500.95	**$466.41**	($34.54)	-6.9%	10/1/2014	0.0%	-6.9%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$180.09	**$170.24**	($9.85)	-5.5%	10/1/2014	0.0%	-5.5%
FAMILY 2 TIER RATES	$446.62	**$422.20**	($24.42)	-5.5%	10/1/2014	0.0%	-5.5%
TWO PERSON 3 & 4 TIER RATES	$369.18	**$348.99**	($20.19)	-5.5%	10/1/2014	0.0%	-5.5%
FAMILY 3 TIER RATES	$487.68	**$461.01**	($26.67)	-5.5%	10/1/2014	0.0%	-5.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$360.18	**$340.48**	($19.70)	-5.5%	10/1/2014	0.0%	-5.5%
FAMILY 4 TIER RATES	$493.63	**$466.63**	($27.00)	-5.5%	10/1/2014	0.0%	-5.5%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$161.89	**$149.79**	($12.10)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 2 TIER RATES	$401.49	**$371.48**	($30.01)	-7.5%	10/1/2014	0.0%	-7.5%
TWO PERSON 3 & 4 TIER RATES	$331.87	**$307.07**	($24.80)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$438.40	**$405.63**	($32.77)	-7.5%	10/1/2014	0.0%	-7.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$323.78	**$299.58**	($24.20)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 4 TIER RATES	$443.74	**$410.57**	($33.17)	-7.5%	10/1/2014	0.0%	-7.5%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($5.60)	**($5.20)**	$0.40	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($13.89)	**($12.90)**	$0.99	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($11.48)	**($10.66)**	$0.82	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($15.16)	**($14.08)**	$1.08	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.20)	**($10.40)**	$0.80	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($15.35)	**($14.25)**	$1.10	-7.2%	10/1/2014	0.0%	-7.2%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$15.18	**$14.10**	($1.08)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$37.65	**$34.97**	($2.68)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$31.12	**$28.91**	($2.21)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$41.11	**$38.18**	($2.93)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.36	**$28.20**	($2.16)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$41.61	**$38.65**	($2.96)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$13.36	**$12.41**	($0.95)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$33.13	**$30.78**	($2.35)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$27.39	**$25.44**	($1.95)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$36.18	**$33.61**	($2.57)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$26.72	**$24.82**	($1.90)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$36.62	**$34.02**	($2.60)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$12.93	**$12.02**	($0.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$32.07	**$29.81**	($2.26)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$26.51	**$24.64**	($1.87)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$35.01	**$32.55**	($2.46)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.86	**$24.04**	($1.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$35.44	**$32.95**	($2.49)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$11.87	**$11.04**	($0.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$29.44	**$27.38**	($2.06)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$24.33	**$22.63**	($1.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$32.14	**$29.90**	($2.24)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.74	**$22.08**	($1.66)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$32.54	**$30.26**	($2.28)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$10.83	**$10.06**	($0.77)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$26.86	**$24.95**	($1.91)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$22.20	**$20.62**	($1.58)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$29.33	**$27.24**	($2.09)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.66	**$20.12**	($1.54)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$29.69	**$27.57**	($2.12)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$9.98	**$9.28**	($0.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$24.75	**$23.01**	($1.74)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$20.46	**$19.02**	($1.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$27.03	**$25.13**	($1.90)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.96	**$18.56**	($1.40)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$27.36	**$25.44**	($1.92)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$8.92	**$8.28**	($0.64)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$22.12	**$20.53**	($1.59)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$18.29	**$16.97**	($1.32)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$24.16	**$22.42**	($1.74)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.84	**$16.56**	($1.28)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$24.45	**$22.70**	($1.75)	-7.2%	10/1/2014	0.0%	-7.2%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$7.34	**$6.82**	($0.52)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$18.20	**$16.91**	($1.29)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$15.05	**$13.98**	($1.07)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$19.88	**$18.47**	($1.41)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.68	**$13.64**	($1.04)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$20.12	**$18.69**	($1.43)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.67	**$5.28**	($0.39)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$14.06	**$13.09**	($0.97)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$11.62	**$10.82**	($0.80)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$15.35	**$14.30**	($1.05)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.34	**$10.56**	($0.78)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$15.54	**$14.47**	($1.07)	-6.9%	10/1/2014	0.0%	-6.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$3.06	**$2.84**	($0.22)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$7.59	**$7.04**	($0.55)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$6.27	**$5.82**	($0.45)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$8.29	**$7.69**	($0.60)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.12	**$5.68**	($0.44)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$8.39	**$7.78**	($0.61)	-7.3%	10/1/2014	0.0%	-7.3%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$2.62	**$2.44**	($0.18)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$6.50	**$6.05**	($0.45)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$5.37	**$5.00**	($0.37)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$7.09	**$6.61**	($0.48)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.24	**$4.88**	($0.36)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$7.18	**$6.69**	($0.49)	-6.8%	10/1/2014	0.0%	-6.8%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$2.53	**$2.35**	($0.18)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$6.27	**$5.83**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$5.19	**$4.82**	($0.37)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$6.85	**$6.36**	($0.49)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.06	**$4.70**	($0.36)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$6.93	**$6.44**	($0.49)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$2.28	**$2.12**	($0.16)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$5.65	**$5.26**	($0.39)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$4.67	**$4.35**	($0.32)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$6.17	**$5.74**	($0.43)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.56	**$4.24**	($0.32)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$6.25	**$5.81**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.99	**$1.84**	($0.15)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 2 TIER RATES	$4.94	**$4.56**	($0.38)	-7.7%	10/1/2014	0.0%	-7.7%
TWO PERSON 3 & 4 TIER RATES	$4.08	**$3.77**	($0.31)	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	$5.39	**$4.98**	($0.41)	-7.6%	10/1/2014	0.0%	-7.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.98	**$3.68**	($0.30)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 4 TIER RATES	$5.45	**$5.04**	($0.41)	-7.5%	10/1/2014	0.0%	-7.5%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.81	**$1.68**	($0.13)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$4.49	**$4.17**	($0.32)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$3.71	**$3.44**	($0.27)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$4.90	**$4.55**	($0.35)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.62	**$3.36**	($0.26)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$4.96	**$4.60**	($0.36)	-7.3%	10/1/2014	0.0%	-7.3%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.58	**$1.47**	($0.11)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$3.92	**$3.65**	($0.27)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$3.24	**$3.01**	($0.23)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$4.28	**$3.98**	($0.30)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.16	**$2.94**	($0.22)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$4.33	**$4.03**	($0.30)	-6.9%	10/1/2014	0.0%	-6.9%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$1.20	**$1.12**	($0.08)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	$2.98	**$2.78**	($0.20)	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$2.46	**$2.30**	($0.16)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$3.25	**$3.03**	($0.22)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.40	**$2.24**	($0.16)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	$3.29	**$3.07**	($0.22)	-6.7%	10/1/2014	0.0%	-6.7%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.88	**$0.81**	($0.07)	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 2 TIER RATES	$2.18	**$2.01**	($0.17)	-7.8%	10/1/2014	0.0%	-7.8%
TWO PERSON 3 & 4 TIER RATES	$1.80	**$1.66**	($0.14)	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 3 TIER RATES	$2.38	**$2.19**	($0.19)	-8.0%	10/1/2014	0.0%	-8.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.76	**$1.62**	($0.14)	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 4 TIER RATES	$2.41	**$2.22**	($0.19)	-7.9%	10/1/2014	0.0%	-7.9%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	10/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	10/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	10/1/2014	0.0%	-15.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LS1G4N0004							
Chiropractic - $8 Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	10/1/2014	0.0%	-10.0%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	10/1/2014	0.0%	-6.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	10/1/2014	0.0%	-9.1%
Chiropractic - $15 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.31)	**($0.29)**	$0.02	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($0.77)	**($0.72)**	$0.05	-6.5%	10/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($0.64)	**($0.59)**	$0.05	-7.8%	10/1/2014	0.0%	-7.8%
FAMILY 3 TIER RATES	($0.84)	**($0.79)**	$0.05	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.62)	**($0.58)**	$0.04	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($0.85)	**($0.79)**	$0.06	-7.1%	10/1/2014	0.0%	-7.1%
Chiropractic - $20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.58)	**($0.54)**	$0.04	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	($1.44)	**($1.34)**	$0.10	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($1.19)	**($1.11)**	$0.08	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($1.57)	**($1.46)**	$0.11	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.16)	**($1.08)**	$0.08	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	($1.59)	**($1.48)**	$0.11	-6.9%	10/1/2014	0.0%	-6.9%
Chiropractic - $25 Copay							
SINGLE 2, 3, & 4 TIER RATES	($0.81)	**($0.74)**	$0.07	-8.6%	10/1/2014	0.0%	-8.6%
FAMILY 2 TIER RATES	($2.01)	**($1.84)**	$0.17	-8.5%	10/1/2014	0.0%	-8.5%
TWO PERSON 3 & 4 TIER RATES	($1.66)	**($1.52)**	$0.14	-8.4%	10/1/2014	0.0%	-8.4%
FAMILY 3 TIER RATES	($2.19)	**($2.00)**	$0.19	-8.7%	10/1/2014	0.0%	-8.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.62)	**($1.48)**	$0.14	-8.6%	10/1/2014	0.0%	-8.6%
FAMILY 4 TIER RATES	($2.22)	**($2.03)**	$0.19	-8.6%	10/1/2014	0.0%	-8.6%
Chiropractic - $30 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.07)	**($1.00)**	$0.07	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($2.65)	**($2.48)**	$0.17	-6.4%	10/1/2014	0.0%	-6.4%
TWO PERSON 3 & 4 TIER RATES	($2.19)	**($2.05)**	$0.14	-6.4%	10/1/2014	0.0%	-6.4%
FAMILY 3 TIER RATES	($2.90)	**($2.71)**	$0.19	-6.6%	10/1/2014	0.0%	-6.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.14)	**($2.00)**	$0.14	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($2.93)	**($2.74)**	$0.19	-6.5%	10/1/2014	0.0%	-6.5%
Chiropractic - $40 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.42)	**($1.31)**	$0.11	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($3.52)	**($3.25)**	$0.27	-7.7%	10/1/2014	0.0%	-7.7%
TWO PERSON 3 & 4 TIER RATES	($2.91)	**($2.69)**	$0.22	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	($3.85)	**($3.55)**	$0.30	-7.8%	10/1/2014	0.0%	-7.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.84)	**($2.62)**	$0.22	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($3.89)	**($3.59)**	$0.30	-7.7%	10/1/2014	0.0%	-7.7%
Chiropractic - $50 Copay							
SINGLE 2, 3, & 4 TIER RATES	($1.88)	**($1.74)**	$0.14	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	($4.66)	**($4.32)**	$0.34	-7.3%	10/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($3.85)	**($3.57)**	$0.28	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	($5.09)	**($4.71)**	$0.38	-7.5%	10/1/2014	0.0%	-7.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.76)	**($3.48)**	$0.28	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	($5.15)	**($4.77)**	$0.38	-7.4%	10/1/2014	0.0%	-7.4%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($1.42)	**($1.31)**	$0.11	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($3.52)	**($3.25)**	$0.27	-7.7%	10/1/2014	0.0%	-7.7%
TWO PERSON 3 & 4 TIER RATES	($2.91)	**($2.69)**	$0.22	-7.6%	10/1/2014	0.0%	-7.6%
FAMILY 3 TIER RATES	($3.85)	**($3.55)**	$0.30	-7.8%	10/1/2014	0.0%	-7.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.84)	**($2.62)**	$0.22	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($3.89)	**($3.59)**	$0.30	-7.7%	10/1/2014	0.0%	-7.7%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($4.12)	**($3.83)**	$0.29	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($10.22)	**($9.50)**	$0.72	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($8.45)	**($7.85)**	$0.60	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($11.16)	**($10.37)**	$0.79	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.24)	**($7.66)**	$0.58	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($11.29)	**($10.50)**	$0.79	-7.0%	10/1/2014	0.0%	-7.0%
PT/OT/ST - 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$1.24	**$1.15**	($0.09)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	$3.08	**$2.85**	($0.23)	-7.5%	10/1/2014	0.0%	-7.5%
TWO PERSON 3 & 4 TIER RATES	$2.54	**$2.36**	($0.18)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$3.36	**$3.11**	($0.25)	-7.4%	10/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.48	**$2.30**	($0.18)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	$3.40	**$3.15**	($0.25)	-7.4%	10/1/2014	0.0%	-7.4%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.49	**$0.46**	($0.03)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	$1.22	**$1.14**	($0.08)	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	$1.00	**$0.94**	($0.06)	-6.0%	10/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	$1.33	**$1.25**	($0.08)	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.98	**$0.92**	($0.06)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	$1.34	**$1.26**	($0.08)	-6.0%	10/1/2014	0.0%	-6.0%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$8	($0.08)	**($0.07)**	$0.01	-12.5%	10/1/2014	0.0%	-12.5%
$10	($0.13)	**($0.11)**	$0.02	-15.4%	10/1/2014	0.0%	-15.4%
$15	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
$20	($0.58)	**($0.54)**	$0.04	-6.9%	10/1/2014	0.0%	-6.9%
$25	($0.80)	**($0.73)**	$0.07	-8.8%	10/1/2014	0.0%	-8.8%
$30	($1.08)	**($1.01)**	$0.07	-6.5%	10/1/2014	0.0%	-6.5%
$35	($1.28)	**($1.19)**	$0.09	-7.0%	10/1/2014	0.0%	-7.0%
$40	($1.45)	**($1.35)**	$0.10	-6.9%	10/1/2014	0.0%	-6.9%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.83)	**($0.76)**	$0.07	-8.4%	10/1/2014	0.0%	-8.4%
FAMILY 2 TIER RATES	($2.06)	**($1.88)**	$0.18	-8.7%	10/1/2014	0.0%	-8.7%
TWO PERSON 3 & 4 TIER RATES	($1.70)	**($1.56)**	$0.14	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 3 TIER RATES	($2.25)	**($2.06)**	$0.19	-8.4%	10/1/2014	0.0%	-8.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.66)	**($1.52)**	$0.14	-8.4%	10/1/2014	0.0%	-8.4%
FAMILY 4 TIER RATES	($2.28)	**($2.08)**	$0.20	-8.8%	10/1/2014	0.0%	-8.8%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.44)	**($0.42)**	$0.02	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($1.09)	**($1.04)**	$0.05	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	($0.90)	**($0.86)**	$0.04	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($1.19)	**($1.14)**	$0.05	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($1.21)	**($1.15)**	$0.06	-5.0%	10/1/2014	0.0%	-5.0%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.62)	**($0.58)**	$0.04	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($1.54)	**($1.44)**	$0.10	-6.5%	10/1/2014	0.0%	-6.5%
TWO PERSON 3 & 4 TIER RATES	($1.27)	**($1.19)**	$0.08	-6.3%	10/1/2014	0.0%	-6.3%
FAMILY 3 TIER RATES	($1.68)	**($1.57)**	$0.11	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.24)	**($1.16)**	$0.08	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($1.70)	**($1.59)**	$0.11	-6.5%	10/1/2014	0.0%	-6.5%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.78)	**($0.72)**	$0.06	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($1.93)	**($1.79)**	$0.14	-7.3%	10/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($1.60)	**($1.48)**	$0.12	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($2.11)	**($1.95)**	$0.16	-7.6%	10/1/2014	0.0%	-7.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.56)	**($1.44)**	$0.12	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($2.14)	**($1.97)**	$0.17	-7.9%	10/1/2014	0.0%	-7.9%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	10/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	10/1/2014	0.0%	-4.8%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.94)	**($0.89)**	$0.05	-5.3%	10/1/2014	0.0%	-5.3%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.74)**	$0.04	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($1.03)	**($0.97)**	$0.06	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.72)**	$0.04	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($1.04)	**($0.99)**	$0.05	-4.8%	10/1/2014	0.0%	-4.8%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.11	**$0.10**	($0.01)	-9.1%	10/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	$0.27	**$0.25**	($0.02)	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$0.23	**$0.21**	($0.02)	-8.7%	10/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	10/1/2014	0.0%	-10.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.22	**$0.20**	($0.02)	-9.1%	10/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	$0.30	**$0.27**	($0.03)	-10.0%	10/1/2014	0.0%	-10.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	10/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	10/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	10/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.06	**$0.05**	($0.01)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 2 TIER RATES	$0.15	**$0.12**	($0.03)	-20.0%	10/1/2014	0.0%	-20.0%
TWO PERSON 3 & 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 3 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	10/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.12	**$0.10**	($0.02)	-16.7%	10/1/2014	0.0%	-16.7%
FAMILY 4 TIER RATES	$0.16	**$0.14**	($0.02)	-12.5%	10/1/2014	0.0%	-12.5%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.07	**$0.07**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$4.42	**$4.11**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$7.28	**$6.77**	($0.51)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$18.05	**$16.79**	($1.26)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$14.92	**$13.88**	($1.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$19.71	**$18.33**	($1.38)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.56	**$13.54**	($1.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$19.95	**$18.56**	($1.39)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$6.99	**$6.50**	($0.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$17.34	**$16.12**	($1.22)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$14.33	**$13.33**	($1.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$18.93	**$17.60**	($1.33)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.98	**$13.00**	($0.98)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$19.16	**$17.82**	($1.34)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$6.91	**$6.42**	($0.49)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$17.14	**$15.92**	($1.22)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$14.17	**$13.16**	($1.01)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$18.71	**$17.39**	($1.32)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.82	**$12.84**	($0.98)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$18.94	**$17.60**	($1.34)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.75	**$6.27**	($0.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$16.74	**$15.55**	($1.19)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$13.84	**$12.85**	($0.99)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$18.28	**$16.98**	($1.30)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.50	**$12.54**	($0.96)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$18.50	**$17.19**	($1.31)	-7.1%	10/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.59	**$6.12**	($0.47)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$16.34	**$15.18**	($1.16)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$13.51	**$12.55**	($0.96)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$17.85	**$16.57**	($1.28)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.18	**$12.24**	($0.94)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$18.06	**$16.77**	($1.29)	-7.1%	10/1/2014	0.0%	-7.1%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$6.45	**$6.00**	($0.45)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$16.00	**$14.88**	($1.12)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$13.22	**$12.30**	($0.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$17.47	**$16.25**	($1.22)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.90	**$12.00**	($0.90)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$17.68	**$16.45**	($1.23)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$6.27	**$5.83**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$15.55	**$14.46**	($1.09)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.85	**$11.95**	($0.90)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$16.98	**$15.79**	($1.19)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.54	**$11.66**	($0.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$17.19	**$15.98**	($1.21)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$6.13	**$5.70**	($0.43)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$15.20	**$14.14**	($1.06)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.57	**$11.69**	($0.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$16.60	**$15.44**	($1.16)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.26	**$11.40**	($0.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$16.80	**$15.62**	($1.18)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$5.96	**$5.54**	($0.42)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$14.78	**$13.74**	($1.04)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.22	**$11.36**	($0.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$16.14	**$15.00**	($1.14)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.92	**$11.08**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$16.34	**$15.19**	($1.15)	-7.0%	10/1/2014	0.0%	-7.0%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$5.70	**$5.31**	($0.39)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$14.14	**$13.17**	($0.97)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$11.69	**$10.89**	($0.80)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$15.44	**$14.38**	($1.06)	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.40	**$10.62**	($0.78)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$15.62	**$14.55**	($1.07)	-6.9%	10/1/2014	0.0%	-6.9%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$5.73	**$5.33**	($0.40)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$14.21	**$13.22**	($0.99)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$11.75	**$10.93**	($0.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$15.52	**$14.43**	($1.09)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.46	**$10.66**	($0.80)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$15.71	**$14.61**	($1.10)	-7.0%	10/1/2014	0.0%	-7.0%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.07	**$0.06**	($0.01)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	$0.17	**$0.15**	($0.02)	-11.8%	10/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	10/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.14	**$0.12**	($0.02)	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	$0.19	**$0.16**	($0.03)	-15.8%	10/1/2014	0.0%	-15.8%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$4.81	**$4.46**	($0.35)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	$11.93	**$11.06**	($0.87)	-7.3%	10/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	$9.86	**$9.14**	($0.72)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$13.03	**$12.08**	($0.95)	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.62	**$8.92**	($0.70)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	$13.18	**$12.22**	($0.96)	-7.3%	10/1/2014	0.0%	-7.3%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.52	**$0.49**	($0.03)	-5.8%	10/1/2014	0.0%	-5.8%
FAMILY 2 TIER RATES	$1.29	**$1.22**	($0.07)	-5.4%	10/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$1.07	**$1.00**	($0.07)	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	$1.41	**$1.33**	($0.08)	-5.7%	10/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.04	**$0.98**	($0.06)	-5.8%	10/1/2014	0.0%	-5.8%
FAMILY 4 TIER RATES	$1.43	**$1.34**	($0.09)	-6.3%	10/1/2014	0.0%	-6.3%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Northeastern New York
Rates Effective 10/1/2015
Large Group File and Approve
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.59	**$0.55**	($0.04)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 2 TIER RATES	$1.46	**$1.36**	($0.10)	-6.8%	10/1/2014	0.0%	-6.8%
TWO PERSON 3 & 4 TIER RATES	$1.21	**$1.13**	($0.08)	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 3 TIER RATES	$1.60	**$1.49**	($0.11)	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.18	**$1.10**	($0.08)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 4 TIER RATES	$1.62	**$1.51**	($0.11)	-6.8%	10/1/2014	0.0%	-6.8%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.29	**$0.27**	($0.02)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$0.72	**$0.67**	($0.05)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$0.59	**$0.55**	($0.04)	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	$0.79	**$0.73**	($0.06)	-7.6%	10/1/2014	0.0%	-7.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.58	**$0.54**	($0.04)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$0.79	**$0.74**	($0.05)	-6.3%	10/1/2014	0.0%	-6.3%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	$0.51	**$0.48**	($0.03)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$1.26	**$1.19**	($0.07)	-5.6%	10/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	$1.05	**$0.98**	($0.07)	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	$1.38	**$1.30**	($0.08)	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.02	**$0.96**	($0.06)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$1.40	**$1.32**	($0.08)	-5.7%	10/1/2014	0.0%	-5.7%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	$1.39	**$1.28**	($0.11)	-7.9%	10/1/2014	0.0%	-7.9%
FAMILY 2 TIER RATES	$3.45	**$3.17**	($0.28)	-8.1%	10/1/2014	0.0%	-8.1%
TWO PERSON 3 & 4 TIER RATES	$2.85	**$2.62**	($0.23)	-8.1%	10/1/2014	0.0%	-8.1%
FAMILY 3 TIER RATES	$3.76	**$3.47**	($0.29)	-7.7%	10/1/2014	0.0%	-7.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.78	**$2.56**	($0.22)	-7.9%	10/1/2014	0.0%	-7.9%
FAMILY 4 TIER RATES	$3.81	**$3.51**	($0.30)	-7.9%	10/1/2014	0.0%	-7.9%
FORM: CR1RAN0421 - Rx $15 Generic Only							
SINGLE 2, 3, & 4 TIER RATES	$78.14	**$52.19**	($25.95)	-33.2%	10/1/2014	0.0%	-33.2%
FAMILY 2 TIER RATES	$193.79	**$129.43**	($64.36)	-33.2%	10/1/2014	0.0%	-33.2%
TWO PERSON 3 & 4 TIER RATES	$160.19	**$106.99**	($53.20)	-33.2%	10/1/2014	0.0%	-33.2%
FAMILY 3 TIER RATES	$211.60	**$141.33**	($70.27)	-33.2%	10/1/2014	0.0%	-33.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$156.28	**$104.38**	($51.90)	-33.2%	10/1/2014	0.0%	-33.2%
FAMILY 4 TIER RATES	$214.18	**$143.05**	($71.13)	-33.2%	10/1/2014	0.0%	-33.2%
FORM: CR1RAN0421 - Rx $15/30%/50%							
SINGLE 2, 3, & 4 TIER RATES	$149.85	**$135.85**	($14.00)	-9.3%	10/1/2014	0.0%	-9.3%
FAMILY 2 TIER RATES	$371.63	**$336.91**	($34.72)	-9.3%	10/1/2014	0.0%	-9.3%
TWO PERSON 3 & 4 TIER RATES	$307.19	**$278.49**	($28.70)	-9.3%	10/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	$405.79	**$367.88**	($37.91)	-9.3%	10/1/2014	0.0%	-9.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$299.70	**$271.70**	($28.00)	-9.3%	10/1/2014	0.0%	-9.3%
FAMILY 4 TIER RATES	$410.74	**$372.36**	($38.38)	-9.3%	10/1/2014	0.0%	-9.3%
FORM: CR1RAN0421 - Rx $15/50%/50%							
SINGLE 2, 3, & 4 TIER RATES	$134.44	**$117.64**	($16.80)	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	$333.41	**$291.75**	($41.66)	-12.5%	10/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	$275.60	**$241.16**	($34.44)	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	$364.06	**$318.57**	($45.49)	-12.5%	10/1/2014	0.0%	-12.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$268.88	**$235.28**	($33.60)	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	$368.50	**$322.45**	($46.05)	-12.5%	10/1/2014	0.0%	-12.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$1000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$151.76	**$132.13**	($19.63)	-12.9%	10/1/2014	0.0%	-12.9%
FAMILY 2 TIER RATES	$376.36	**$327.68**	($48.68)	-12.9%	10/1/2014	0.0%	-12.9%
TWO PERSON 3 & 4 TIER RATES	$311.11	**$270.87**	($40.24)	-12.9%	10/1/2014	0.0%	-12.9%
FAMILY 3 TIER RATES	$410.97	**$357.81**	($53.16)	-12.9%	10/1/2014	0.0%	-12.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$303.52	**$264.26**	($39.26)	-12.9%	10/1/2014	0.0%	-12.9%
FAMILY 4 TIER RATES	$415.97	**$362.17**	($53.80)	-12.9%	10/1/2014	0.0%	-12.9%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$2000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$154.36	**$136.61**	($17.75)	-11.5%	10/1/2014	0.0%	-11.5%
FAMILY 2 TIER RATES	$382.81	**$338.79**	($44.02)	-11.5%	10/1/2014	0.0%	-11.5%
TWO PERSON 3 & 4 TIER RATES	$316.44	**$280.05**	($36.39)	-11.5%	10/1/2014	0.0%	-11.5%
FAMILY 3 TIER RATES	$418.01	**$369.94**	($48.07)	-11.5%	10/1/2014	0.0%	-11.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$308.72	**$273.22**	($35.50)	-11.5%	10/1/2014	0.0%	-11.5%
FAMILY 4 TIER RATES	$423.10	**$374.45**	($48.65)	-11.5%	10/1/2014	0.0%	-11.5%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$3000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$155.81	**$138.90**	($16.91)	-10.9%	10/1/2014	0.0%	-10.9%
FAMILY 2 TIER RATES	$386.41	**$344.47**	($41.94)	-10.9%	10/1/2014	0.0%	-10.9%
TWO PERSON 3 & 4 TIER RATES	$319.41	**$284.75**	($34.66)	-10.9%	10/1/2014	0.0%	-10.9%
FAMILY 3 TIER RATES	$421.93	**$376.14**	($45.79)	-10.9%	10/1/2014	0.0%	-10.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$311.62	**$277.80**	($33.82)	-10.9%	10/1/2014	0.0%	-10.9%
FAMILY 4 TIER RATES	$427.08	**$380.72**	($46.36)	-10.9%	10/1/2014	0.0%	-10.9%
FORM: CR1RAN0421 - Rx $10/$50/$80 w/$4000 benefit max, 50% coins, generic carveout							
SINGLE 2, 3, & 4 TIER RATES	$156.77	**$140.45**	($16.32)	-10.4%	10/1/2014	0.0%	-10.4%
FAMILY 2 TIER RATES	$388.79	**$348.32**	($40.47)	-10.4%	10/1/2014	0.0%	-10.4%
TWO PERSON 3 & 4 TIER RATES	$321.38	**$287.92**	($33.46)	-10.4%	10/1/2014	0.0%	-10.4%
FAMILY 3 TIER RATES	$424.53	**$380.34**	($44.19)	-10.4%	10/1/2014	0.0%	-10.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$313.54	**$280.90**	($32.64)	-10.4%	10/1/2014	0.0%	-10.4%
FAMILY 4 TIER RATES	$429.71	**$384.97**	($44.74)	-10.4%	10/1/2014	0.0%	-10.4%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$4.47**	$4.47	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**$11.09**	$11.09	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
TWO PERSON 3 & 4 TIER RATES	$0.00	**$9.16**	$9.16	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 3 TIER RATES	$0.00	**$12.10**	$12.10	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$8.94**	$8.94	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 4 TIER RATES	$0.00	**$12.25**	$12.25	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 10/1/2015
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
PRIMARY/SPECIALIST COPAYS - $10/$10 (STANDARD NETWORK), $5/$15 OR $0/$20 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$972.17	**$903.64**	($68.53)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,410.98	**$2,241.03**	($169.95)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,992.95	**$1,852.46**	($140.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,632.64	**$2,447.06**	($185.58)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,944.34	**$1,807.28**	($137.06)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,664.72	**$2,476.88**	($187.84)	-7.0%	10/1/2014	0.0%	-7.0%
PRIMARY/SPECIALIST COPAYS - $10/$20 (STANDARD NETWORK), $15/$15 (CUSTOM NETWORK)							
SINGLE 2, 3, & 4 TIER RATES	$909.33	**$845.22**	($64.11)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2,255.14	**$2,096.15**	($158.99)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,864.13	**$1,732.70**	($131.43)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,462.47	**$2,288.86**	($173.61)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,818.66	**$1,690.44**	($128.22)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,492.47	**$2,316.75**	($175.72)	-7.1%	10/1/2014	0.0%	-7.1%
ELIMINATION OF INFERTILITY COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
SUBSTANCE ABUSE INPATIENT REHABILITATION - ADDS 30 DAYS IF INPATIENT ALCOHOL AND SUBSTANCE ABUSE REHABILITATION							
SINGLE 2, 3, & 4 TIER RATES	$4.42	**$4.11**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$10.96	**$10.19**	($0.77)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.06	**$8.43**	($0.63)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$11.97	**$11.13**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.84	**$8.22**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.12	**$11.27**	($0.85)	-7.0%	10/1/2014	0.0%	-7.0%
PROSTHETICS & ORTHOTICS AT 80% In-network, 50% OON							
SINGLE 2, 3, & 4 TIER RATES	$4.45	**$4.14**	($0.31)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$11.04	**$10.27**	($0.77)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$9.12	**$8.49**	($0.63)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	$12.05	**$11.21**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.90	**$8.28**	($0.62)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$12.20	**$11.35**	($0.85)	-7.0%	10/1/2014	0.0%	-7.0%
ELIMINATION OF ELECTIVE ABORTION COVERAGE(HMO)							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
INPATIENT COPAY - $250							
SINGLE 2, 3, & 4 TIER RATES	($3.53)	**($3.28)**	$0.25	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($8.75)	**($8.13)**	$0.62	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($7.24)	**($6.72)**	$0.52	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	($9.56)	**($8.88)**	$0.68	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($7.06)	**($6.56)**	$0.50	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($9.68)	**($8.99)**	$0.69	-7.1%	10/1/2014	0.0%	-7.1%
INPATIENT COPAY - $500							
SINGLE 2, 3, & 4 TIER RATES	($7.06)	**($6.56)**	$0.50	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($17.51)	**($16.27)**	$1.24	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($14.47)	**($13.45)**	$1.02	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($19.12)	**($17.76)**	$1.36	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($14.12)	**($13.12)**	$1.00	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($19.35)	**($17.98)**	$1.37	-7.1%	10/1/2014	0.0%	-7.1%
EMERGENCY ROOM @$50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.85)	**($0.78)**	$0.07	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 2 TIER RATES	($2.11)	**($1.93)**	$0.18	-8.5%	10/1/2014	0.0%	-8.5%
TWO PERSON 3 & 4 TIER RATES	($1.74)	**($1.60)**	$0.14	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($2.30)	**($2.11)**	$0.19	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.70)	**($1.56)**	$0.14	-8.2%	10/1/2014	0.0%	-8.2%
FAMILY 4 TIER RATES	($2.33)	**($2.14)**	$0.19	-8.2%	10/1/2014	0.0%	-8.2%
OUTPATIENT SURGERY TO: $50 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.53)	**($1.43)**	$0.10	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 2 TIER RATES	($3.79)	**($3.55)**	$0.24	-6.3%	10/1/2014	0.0%	-6.3%
TWO PERSON 3 & 4 TIER RATES	($3.14)	**($2.93)**	$0.21	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 3 TIER RATES	($4.14)	**($3.87)**	$0.27	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.06)	**($2.86)**	$0.20	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 4 TIER RATES	($4.19)	**($3.92)**	$0.27	-6.4%	10/1/2014	0.0%	-6.4%
OUTPATIENT SURGERY TO: $75 Plan 1 (Option 2 - $10 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.82)	**($2.62)**	$0.20	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($6.99)	**($6.50)**	$0.49	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	($5.78)	**($5.37)**	$0.41	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($7.64)	**($7.09)**	$0.55	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.64)	**($5.24)**	$0.40	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($7.73)	**($7.18)**	$0.55	-7.1%	10/1/2014	0.0%	-7.1%
OUTPATIENT SURGERY TO: $50 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($1.43)	**($1.32)**	$0.11	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($3.55)	**($3.27)**	$0.28	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($2.93)	**($2.71)**	$0.22	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($3.87)	**($3.57)**	$0.30	-7.8%	10/1/2014	0.0%	-7.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.86)	**($2.64)**	$0.22	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($3.92)	**($3.62)**	$0.30	-7.7%	10/1/2014	0.0%	-7.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
OUTPATIENT SURGERY TO: $75 Plan 2 (Option 3 - $15 copay)							
SINGLE 2, 3, & 4 TIER RATES	($2.72)	**($2.53)**	$0.19	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($6.75)	**($6.27)**	$0.48	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	($5.58)	**($5.19)**	$0.39	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($7.37)	**($6.85)**	$0.52	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.44)	**($5.06)**	$0.38	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($7.46)	**($6.93)**	$0.53	-7.1%	10/1/2014	0.0%	-7.1%
PCP VISITS @ $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$849.89	**$789.98**	($59.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,107.73	**$1,959.15**	($148.58)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,742.27	**$1,619.46**	($122.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,301.50	**$2,139.27**	($162.23)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,699.78	**$1,579.96**	($119.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,329.55	**$2,165.34**	($164.21)	-7.0%	10/1/2014	0.0%	-7.0%
PRIMARY/SPECIALIST VISITS @$20/$20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$849.89	**$789.98**	($59.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,107.73	**$1,959.15**	($148.58)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,742.27	**$1,619.46**	($122.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,301.50	**$2,139.27**	($162.23)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,699.78	**$1,579.96**	($119.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,329.55	**$2,165.34**	($164.21)	-7.0%	10/1/2014	0.0%	-7.0%
AMBULANCE COVERAGE @ $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	10/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	10/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	10/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	10/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	10/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	10/1/2014	0.0%	-16.7%
AMBULANCE COVERAGE @ $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.23)	**($0.20)**	$0.03	-13.0%	10/1/2014	0.0%	-13.0%
FAMILY 2 TIER RATES	($0.57)	**($0.50)**	$0.07	-12.3%	10/1/2014	0.0%	-12.3%
TWO PERSON 3 & 4 TIER RATES	($0.47)	**($0.41)**	$0.06	-12.8%	10/1/2014	0.0%	-12.8%
FAMILY 3 TIER RATES	($0.62)	**($0.54)**	$0.08	-12.9%	10/1/2014	0.0%	-12.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.46)	**($0.40)**	$0.06	-13.0%	10/1/2014	0.0%	-13.0%
FAMILY 4 TIER RATES	($0.63)	**($0.55)**	$0.08	-12.7%	10/1/2014	0.0%	-12.7%
ADD COVERAGE TO DOMESTIC PARTNERS (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
DME AT 50% COVERAGE							
SINGLE 2, 3, & 4 TIER RATES	($1.87)	**($1.74)**	$0.13	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	($4.64)	**($4.32)**	$0.32	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	($3.83)	**($3.57)**	$0.26	-6.8%	10/1/2014	0.0%	-6.8%
FAMILY 3 TIER RATES	($5.06)	**($4.71)**	$0.35	-6.9%	10/1/2014	0.0%	-6.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.74)	**($3.48)**	$0.26	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	($5.13)	**($4.77)**	$0.36	-7.0%	10/1/2014	0.0%	-7.0%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	($2.48)	**($2.30)**	$0.18	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 2 TIER RATES	($6.15)	**($5.70)**	$0.45	-7.3%	10/1/2014	0.0%	-7.3%
TWO PERSON 3 & 4 TIER RATES	($5.08)	**($4.72)**	$0.36	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	($6.72)	**($6.23)**	$0.49	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.96)	**($4.60)**	$0.36	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 4 TIER RATES	($6.80)	**($6.30)**	$0.50	-7.4%	10/1/2014	0.0%	-7.4%
PROSTHETICS AND ORTHOTICS AT 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.11)**	$0.02	-15.4%	10/1/2014	0.0%	-15.4%
FAMILY 2 TIER RATES	($0.32)	**($0.27)**	$0.05	-15.6%	10/1/2014	0.0%	-15.6%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.23)**	$0.04	-14.8%	10/1/2014	0.0%	-14.8%
FAMILY 3 TIER RATES	($0.35)	**($0.30)**	$0.05	-14.3%	10/1/2014	0.0%	-14.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.22)**	$0.04	-15.4%	10/1/2014	0.0%	-15.4%
FAMILY 4 TIER RATES	($0.36)	**($0.30)**	$0.06	-16.7%	10/1/2014	0.0%	-16.7%
SNF - 50 DAYS COVERAGE PER CALENDAR YEAR							
SINGLE 2, 3, & 4 TIER RATES	($1.01)	**($0.95)**	$0.06	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	($2.50)	**($2.36)**	$0.14	-5.6%	10/1/2014	0.0%	-5.6%
TWO PERSON 3 & 4 TIER RATES	($2.07)	**($1.95)**	$0.12	-5.8%	10/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	($2.74)	**($2.57)**	$0.17	-6.2%	10/1/2014	0.0%	-6.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.02)	**($1.90)**	$0.12	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	($2.77)	**($2.60)**	$0.17	-6.1%	10/1/2014	0.0%	-6.1%
OUTPATIENT SURGERY IN A PHYSICIAN'S OFFICE AT $25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.36)	**($1.26)**	$0.10	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	($3.37)	**($3.12)**	$0.25	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	($2.79)	**($2.58)**	$0.21	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($3.68)	**($3.41)**	$0.27	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.72)	**($2.52)**	$0.20	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	($3.73)	**($3.45)**	$0.28	-7.5%	10/1/2014	0.0%	-7.5%
HOME HEALTH CARE AT $10 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.40)	**($0.35)**	$0.05	-12.5%	10/1/2014	0.0%	-12.5%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.29)**	$0.04	-12.1%	10/1/2014	0.0%	-12.1%
FAMILY 3 TIER RATES	($0.43)	**($0.38)**	$0.05	-11.6%	10/1/2014	0.0%	-11.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.28)**	$0.04	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.44)	**($0.38)**	$0.06	-13.6%	10/1/2014	0.0%	-13.6%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE AT $15 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	10/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	($0.99)	**($0.94)**	$0.05	-5.1%	10/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.08)	**($1.03)**	$0.05	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.80)	**($0.76)**	$0.04	-5.0%	10/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	($1.10)	**($1.04)**	$0.06	-5.5%	10/1/2014	0.0%	-5.5%
HOME HEALTH CARE AT $20 SPECIALIST COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.49)	**($0.46)**	$0.03	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 2 TIER RATES	($1.22)	**($1.14)**	$0.08	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($1.00)	**($0.94)**	$0.06	-6.0%	10/1/2014	0.0%	-6.0%
FAMILY 3 TIER RATES	($1.33)	**($1.25)**	$0.08	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.98)	**($0.92)**	$0.06	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 4 TIER RATES	($1.34)	**($1.26)**	$0.08	-6.0%	10/1/2014	0.0%	-6.0%
$5/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$5/$10							
SINGLE 2, 3, & 4 TIER RATES	$1,008.64	**$937.54**	($71.10)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,501.43	**$2,325.10**	($176.33)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$2,067.71	**$1,921.96**	($145.75)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,731.40	**$2,538.86**	($192.54)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2,017.28	**$1,875.08**	($142.20)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,764.68	**$2,569.80**	($194.88)	-7.0%	10/1/2014	0.0%	-7.0%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$1,009.96	**$938.76**	($71.20)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,504.70	**$2,328.12**	($176.58)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$2,070.42	**$1,924.46**	($145.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,734.97	**$2,542.16**	($192.81)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2,019.92	**$1,877.52**	($142.40)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,768.30	**$2,573.14**	($195.16)	-7.0%	10/1/2014	0.0%	-7.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$1,004.25	**$933.45**	($70.80)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2,490.54	**$2,314.96**	($175.58)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$2,058.71	**$1,913.57**	($145.14)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,719.51	**$2,527.78**	($191.73)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2,008.50	**$1,866.90**	($141.60)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,752.65	**$2,558.59**	($194.06)	-7.0%	10/1/2014	0.0%	-7.0%
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$1,002.51	**$931.84**	($70.67)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,486.22	**$2,310.96**	($175.26)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$2,055.15	**$1,910.27**	($144.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,714.80	**$2,523.42**	($191.38)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2,005.02	**$1,863.68**	($141.34)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,747.88	**$2,554.17**	($193.71)	-7.0%	10/1/2014	0.0%	-7.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$996.70	**$926.43**	($70.27)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2,471.82	**$2,297.55**	($174.27)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$2,043.24	**$1,899.18**	($144.06)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,699.06	**$2,508.77**	($190.29)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,993.40	**$1,852.86**	($140.54)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,731.95	**$2,539.34**	($192.61)	-7.1%	10/1/2014	0.0%	-7.1%
$0/15 or $5/10							
SINGLE 2, 3, & 4 TIER RATES	$1,009.31	**$938.16**	($71.15)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,503.09	**$2,326.64**	($176.45)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$2,069.09	**$1,923.23**	($145.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,733.21	**$2,540.54**	($192.67)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2,018.62	**$1,876.32**	($142.30)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,766.52	**$2,571.50**	($195.02)	-7.0%	10/1/2014	0.0%	-7.0%
$10/$10 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$10/$10							
SINGLE 2, 3, & 4 TIER RATES	$972.17	**$903.64**	($68.53)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,410.98	**$2,241.03**	($169.95)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,992.95	**$1,852.46**	($140.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,632.64	**$2,447.06**	($185.58)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,944.34	**$1,807.28**	($137.06)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,664.72	**$2,476.88**	($187.84)	-7.0%	10/1/2014	0.0%	-7.0%
$0/$15							
SINGLE 2, 3, & 4 TIER RATES	$979.48	**$910.43**	($69.05)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,429.11	**$2,257.87**	($171.24)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$2,007.93	**$1,866.38**	($141.55)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,652.43	**$2,465.44**	($186.99)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,958.96	**$1,820.86**	($138.10)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,684.75	**$2,495.49**	($189.26)	-7.0%	10/1/2014	0.0%	-7.0%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$973.12	**$904.51**	($68.61)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2,413.34	**$2,243.18**	($170.16)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,994.90	**$1,854.25**	($140.65)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,635.21	**$2,449.41**	($185.80)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,946.24	**$1,809.02**	($137.22)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,667.32	**$2,479.26**	($188.06)	-7.1%	10/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$5/$15							
SINGLE 2, 3, & 4 TIER RATES	$971.25	**$902.78**	($68.47)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,408.70	**$2,238.89**	($169.81)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,991.06	**$1,850.70**	($140.36)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,630.15	**$2,444.73**	($185.42)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,942.50	**$1,805.56**	($136.94)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,662.20	**$2,474.52**	($187.68)	-7.0%	10/1/2014	0.0%	-7.0%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$964.85	**$896.84**	($68.01)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,392.83	**$2,224.16**	($168.67)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,977.94	**$1,838.52**	($139.42)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,612.81	**$2,428.64**	($184.17)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,929.70	**$1,793.68**	($136.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,644.65	**$2,458.24**	($186.41)	-7.0%	10/1/2014	0.0%	-7.0%
$15/$15 OFFICE VISITS COPAY WITH CUSTOM NETWORK OPTION - ADVANTAGE COPAY (PCP/SPEC) - NO INPATIENT COPAY							
$15/$15							
SINGLE 2, 3, & 4 TIER RATES	$922.14	**$857.13**	($65.01)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,286.91	**$2,125.68**	($161.23)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,890.39	**$1,757.12**	($133.27)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,497.16	**$2,321.11**	($176.05)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,844.28	**$1,714.26**	($130.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,527.59	**$2,349.39**	($178.20)	-7.1%	10/1/2014	0.0%	-7.1%
$0/$20							
SINGLE 2, 3, & 4 TIER RATES	$940.73	**$874.40**	($66.33)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2,333.01	**$2,168.51**	($164.50)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,928.50	**$1,792.52**	($135.98)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,547.50	**$2,367.88**	($179.62)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,881.46	**$1,748.80**	($132.66)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,578.54	**$2,396.73**	($181.81)	-7.1%	10/1/2014	0.0%	-7.1%
$5/$20							
SINGLE 2, 3, & 4 TIER RATES	$931.77	**$866.09**	($65.68)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$2,310.79	**$2,147.90**	($162.89)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$1,910.13	**$1,775.48**	($134.65)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$2,523.23	**$2,345.37**	($177.86)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,863.54	**$1,732.18**	($131.36)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$2,553.98	**$2,373.95**	($180.03)	-7.0%	10/1/2014	0.0%	-7.0%
$10/$20							
SINGLE 2, 3, & 4 TIER RATES	$923.45	**$858.34**	($65.11)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2,290.16	**$2,128.68**	($161.48)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$1,893.07	**$1,759.60**	($133.47)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$2,500.70	**$2,324.38**	($176.32)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,846.90	**$1,716.68**	($130.22)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$2,531.18	**$2,352.71**	($178.47)	-7.1%	10/1/2014	0.0%	-7.1%
DEPENDENT/STUDENT COVERAGE (HMO)							
26/26	1.0170	**1.0170**	0.0000	0.0%	10/1/2014	0.0%	0.0%
Form HNPOS-2 to add the out-of-network deductible/coinsurance/out-of-pocket maximum option of $500/80%/unlimited.							
SINGLE 2, 3, & 4 TIER RATES	$41.33	**$38.41**	($2.92)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$102.50	**$95.26**	($7.24)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$84.73	**$78.74**	($5.99)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$111.92	**$104.01**	($7.91)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$82.66	**$76.82**	($5.84)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$113.29	**$105.28**	($8.01)	-7.1%	10/1/2014	0.0%	-7.1%

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POS-$100 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.78	**$27.69**	($2.09)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$73.85	**$68.67**	($5.18)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$61.05	**$56.76**	($4.29)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$80.64	**$74.98**	($5.66)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.56	**$55.38**	($4.18)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$81.63	**$75.90**	($5.73)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$27.53	**$25.59**	($1.94)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$68.27	**$63.46**	($4.81)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$56.44	**$52.46**	($3.98)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$74.55	**$69.30**	($5.25)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.06	**$51.18**	($3.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$75.46	**$70.14**	($5.32)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$25.46	**$23.66**	($1.80)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$63.14	**$58.68**	($4.46)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$52.19	**$48.50**	($3.69)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$68.95	**$64.07**	($4.88)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$50.92	**$47.32**	($3.60)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$69.79	**$64.85**	($4.94)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.52	**$30.23**	($2.29)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$80.65	**$74.97**	($5.68)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$66.67	**$61.97**	($4.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$88.06	**$81.86**	($6.20)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.04	**$60.46**	($4.58)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$89.14	**$82.86**	($6.28)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$15.42	**$14.33**	($1.09)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$38.24	**$35.54**	($2.70)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$31.61	**$29.38**	($2.23)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$41.76	**$38.81**	($2.95)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$30.84	**$28.66**	($2.18)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$42.27	**$39.28**	($2.99)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	($0.91)	**($0.85)**	$0.06	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 2 TIER RATES	($2.26)	**($2.11)**	$0.15	-6.6%	10/1/2014	0.0%	-6.6%
TWO PERSON 3 & 4 TIER RATES	($1.87)	**($1.74)**	$0.13	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	($2.46)	**($2.30)**	$0.16	-6.5%	10/1/2014	0.0%	-6.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.82)	**($1.70)**	$0.12	-6.6%	10/1/2014	0.0%	-6.6%
FAMILY 4 TIER RATES	($2.49)	**($2.33)**	$0.16	-6.4%	10/1/2014	0.0%	-6.4%
POS-$100 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$32.34	**$30.06**	($2.28)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$80.20	**$74.55**	($5.65)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$66.30	**$61.62**	($4.68)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$87.58	**$81.40**	($6.18)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$64.68	**$60.12**	($4.56)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$88.64	**$82.39**	($6.25)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.97	**$27.85**	($2.12)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$74.33	**$69.07**	($5.26)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$61.44	**$57.09**	($4.35)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$81.16	**$75.42**	($5.74)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$59.94	**$55.70**	($4.24)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$82.15	**$76.34**	($5.81)	-7.1%	10/1/2014	0.0%	-7.1%
POS-$100 DED-80/20-$2000 OOP							
SINGLE 2, 3, & 4 TIER RATES	$27.85	**$25.89**	($1.96)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$69.07	**$64.21**	($4.86)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$57.09	**$53.07**	($4.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$75.42	**$70.11**	($5.31)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$55.70	**$51.78**	($3.92)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$76.34	**$70.96**	($5.38)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$34.95	**$32.50**	($2.45)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$86.68	**$80.60**	($6.08)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$71.65	**$66.63**	($5.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$94.64	**$88.01**	($6.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$69.90	**$65.00**	($4.90)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$95.80	**$89.08**	($6.72)	-7.0%	10/1/2014	0.0%	-7.0%
POS-$100 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$17.60	**$16.36**	($1.24)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$43.65	**$40.57**	($3.08)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$36.08	**$33.54**	($2.54)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$47.66	**$44.30**	($3.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.20	**$32.72**	($2.48)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$48.24	**$44.84**	($3.40)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $100 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$0.29	**$0.27**	($0.02)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 2 TIER RATES	$0.72	**$0.67**	($0.05)	-6.9%	10/1/2014	0.0%	-6.9%
TWO PERSON 3 & 4 TIER RATES	$0.59	**$0.55**	($0.04)	-6.2%	10/1/2014	0.0%	-6.2%
FAMILY 3 TIER RATES	$0.79	**$0.73**	($0.06)	-7.4%	10/1/2014	0.0%	-7.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.58	**$0.54**	($0.04)	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 4 TIER RATES	$0.79	**$0.74**	($0.05)	-6.3%	10/1/2014	0.0%	-6.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $250 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.29	**$26.29**	($2.00)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$70.16	**$65.20**	($4.96)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$57.99	**$53.89**	($4.10)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$76.61	**$71.19**	($5.42)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.58	**$52.58**	($4.00)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$77.54	**$72.06**	($5.48)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $250 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.15	**$24.30**	($1.85)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$64.85	**$60.26**	($4.59)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$53.61	**$49.82**	($3.79)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$70.81	**$65.80**	($5.01)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.30	**$48.60**	($3.70)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$71.68	**$66.61**	($5.07)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $250 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.08	**$22.38**	($1.70)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$59.72	**$55.50**	($4.22)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$49.36	**$45.88**	($3.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$65.21	**$60.61**	($4.60)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.16	**$44.76**	($3.40)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$66.00	**$61.34**	($4.66)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $250 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.07	**$28.88**	($2.19)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$77.05	**$71.62**	($5.43)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$63.69	**$59.20**	($4.49)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$84.14	**$78.21**	($5.93)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.14	**$57.76**	($4.38)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$85.16	**$79.16**	($6.00)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.82	**$6.33**	($0.49)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 2 TIER RATES	$16.91	**$15.70**	($1.21)	-7.2%	10/1/2014	0.0%	-7.2%
TWO PERSON 3 & 4 TIER RATES	$13.98	**$12.98**	($1.00)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 3 TIER RATES	$18.47	**$17.14**	($1.33)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.64	**$12.66**	($0.98)	-7.2%	10/1/2014	0.0%	-7.2%
FAMILY 4 TIER RATES	$18.69	**$17.35**	($1.34)	-7.2%	10/1/2014	0.0%	-7.2%
POS - $250 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.14	**$1.99**	($0.15)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$5.31	**$4.94**	($0.37)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$4.39	**$4.08**	($0.31)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$5.80	**$5.39**	($0.41)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.28	**$3.98**	($0.30)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$5.87	**$5.45**	($0.42)	-7.2%	10/1/2014	0.0%	-7.2%
POS - $250 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$30.76	**$28.59**	($2.17)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$76.28	**$70.90**	($5.38)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$63.06	**$58.61**	($4.45)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$83.30	**$77.42**	($5.88)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$61.52	**$57.18**	($4.34)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$84.31	**$78.37**	($5.94)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.43	**$26.43**	($2.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$70.51	**$65.55**	($4.96)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$58.28	**$54.18**	($4.10)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$76.99	**$71.57**	($5.42)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$56.86	**$52.86**	($4.00)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$77.93	**$72.44**	($5.49)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.41	**$24.55**	($1.86)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.50	**$60.88**	($4.62)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$54.14	**$50.33**	($3.81)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$71.52	**$66.48**	($5.04)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$52.82	**$49.10**	($3.72)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.39	**$67.29**	($5.10)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$33.34	**$30.99**	($2.35)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$82.68	**$76.86**	($5.82)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$68.35	**$63.53**	($4.82)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$90.28	**$83.92**	($6.36)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$66.68	**$61.98**	($4.70)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$91.38	**$84.94**	($6.44)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $250 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$7.39	**$6.87**	($0.52)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$18.33	**$17.04**	($1.29)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$15.15	**$14.08**	($1.07)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$20.01	**$18.60**	($1.41)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.78	**$13.74**	($1.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$20.26	**$18.83**	($1.43)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $250 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$3.65	**$3.39**	($0.26)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$9.05	**$8.41**	($0.64)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$7.48	**$6.95**	($0.53)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$9.88	**$9.18**	($0.70)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.30	**$6.78**	($0.52)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$10.00	**$9.29**	($0.71)	-7.1%	10/1/2014	0.0%	-7.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
POS - $500 DED-75/25-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.60	**$24.73**	($1.87)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.97	**$61.33**	($4.64)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$54.53	**$50.70**	($3.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$72.03	**$66.97**	($5.06)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.20	**$49.46**	($3.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.91	**$67.78**	($5.13)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-75/25-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.31	**$22.60**	($1.71)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$60.29	**$56.05**	($4.24)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$49.84	**$46.33**	($3.51)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$65.83	**$61.20**	($4.63)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.62	**$45.20**	($3.42)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$66.63	**$61.95**	($4.68)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-75/25-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$22.38	**$20.81**	($1.57)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$55.50	**$51.61**	($3.89)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$45.88	**$42.66**	($3.22)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$60.61	**$56.35**	($4.26)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$44.76	**$41.62**	($3.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$61.34	**$57.04**	($4.30)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-75/25-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$29.05	**$27.00**	($2.05)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$72.04	**$66.96**	($5.08)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$59.55	**$55.35**	($4.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$78.67	**$73.12**	($5.55)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$58.10	**$54.00**	($4.10)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$79.63	**$74.01**	($5.62)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-75/25-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$5.84	**$5.43**	($0.41)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$14.48	**$13.47**	($1.01)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$11.97	**$11.13**	($0.84)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$15.81	**$14.70**	($1.11)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.68	**$10.86**	($0.82)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$16.01	**$14.88**	($1.13)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-75/25-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$1.13	**$1.05**	($0.08)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$2.80	**$2.60**	($0.20)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$2.32	**$2.15**	($0.17)	-7.3%	10/1/2014	0.0%	-7.3%
FAMILY 3 TIER RATES	$3.06	**$2.84**	($0.22)	-7.2%	10/1/2014	0.0%	-7.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.26	**$2.10**	($0.16)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$3.10	**$2.88**	($0.22)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-80/20-$1000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$28.68	**$26.66**	($2.02)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$71.13	**$66.12**	($5.01)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$58.79	**$54.65**	($4.14)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$77.67	**$72.20**	($5.47)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$57.36	**$53.32**	($4.04)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$78.61	**$73.08**	($5.53)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-80/20-$1500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$26.60	**$24.73**	($1.87)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$65.97	**$61.33**	($4.64)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$54.53	**$50.70**	($3.83)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$72.03	**$66.97**	($5.06)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$53.20	**$49.46**	($3.74)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$72.91	**$67.78**	($5.13)	-7.0%	10/1/2014	0.0%	-7.0%
POS - $500 DED-80/20-$2000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$24.53	**$22.79**	($1.74)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$60.83	**$56.52**	($4.31)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$50.29	**$46.72**	($3.57)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$66.43	**$61.72**	($4.71)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$49.06	**$45.58**	($3.48)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$67.24	**$62.47**	($4.77)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-80/20-$500 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$31.20	**$29.00**	($2.20)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	$77.38	**$71.92**	($5.46)	-7.1%	10/1/2014	0.0%	-7.1%
TWO PERSON 3 & 4 TIER RATES	$63.96	**$59.45**	($4.51)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 3 TIER RATES	$84.49	**$78.53**	($5.96)	-7.1%	10/1/2014	0.0%	-7.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$62.40	**$58.00**	($4.40)	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	$85.52	**$79.49**	($6.03)	-7.1%	10/1/2014	0.0%	-7.1%
POS - $500 DED-80/20-$5000 OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$6.32	**$5.88**	($0.44)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 2 TIER RATES	$15.67	**$14.58**	($1.09)	-7.0%	10/1/2014	0.0%	-7.0%
TWO PERSON 3 & 4 TIER RATES	$12.96	**$12.05**	($0.91)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 3 TIER RATES	$17.11	**$15.92**	($1.19)	-7.0%	10/1/2014	0.0%	-7.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.64	**$11.76**	($0.88)	-7.0%	10/1/2014	0.0%	-7.0%
FAMILY 4 TIER RATES	$17.32	**$16.12**	($1.20)	-6.9%	10/1/2014	0.0%	-6.9%
POS - $500 DED-80/20-NO OOP MAX							
SINGLE 2, 3, & 4 TIER RATES	$2.57	**$2.38**	($0.19)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 2 TIER RATES	$6.37	**$5.90**	($0.47)	-7.4%	10/1/2014	0.0%	-7.4%
TWO PERSON 3 & 4 TIER RATES	$5.27	**$4.88**	($0.39)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	$6.96	**$6.45**	($0.51)	-7.3%	10/1/2014	0.0%	-7.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.14	**$4.76**	($0.38)	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 4 TIER RATES	$7.04	**$6.52**	($0.52)	-7.4%	10/1/2014	0.0%	-7.4%

HealthNow New York Inc.
d/b/a BlueShield of Northeastern New York
Master Group Contract
Form # LS1G4N0004
Large Group File and Approve
Rates Effective 10/1/2015
Region 3

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
ELIMINATION OF ELECTIVE ABORTION COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	($1.02)	**($0.97)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	($0.84)	**($0.80)**	$0.04	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	($1.11)	**($1.06)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.82)	**($0.78)**	$0.04	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	($1.12)	**($1.07)**	$0.05	-4.5%	10/1/2014	0.0%	-4.5%
ELIMINATION OF INFERTILITY COVERAGE (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
DME @50% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.44)	**($0.42)**	$0.02	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($1.09)	**($1.04)**	$0.05	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	($0.90)	**($0.86)**	$0.04	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($1.19)	**($1.14)**	$0.05	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.88)	**($0.84)**	$0.04	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($1.21)	**($1.15)**	$0.06	-5.0%	10/1/2014	0.0%	-5.0%
DOMESTIC PARTNER RATE (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
SNF AT 50 DAYS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.07)	**($0.07)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.07)	**($0.06)**	$0.01	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 2 TIER RATES	($0.17)	**($0.15)**	$0.02	-11.8%	10/1/2014	0.0%	-11.8%
TWO PERSON 3 & 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	10/1/2014	0.0%	-15.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.14)	**($0.12)**	$0.02	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 4 TIER RATES	($0.19)	**($0.16)**	$0.03	-15.8%	10/1/2014	0.0%	-15.8%
SNF UNLIMITED AT 80% (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.08)	**($0.07)**	$0.01	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 2 TIER RATES	($0.20)	**($0.17)**	$0.03	-15.0%	10/1/2014	0.0%	-15.0%
TWO PERSON 3 & 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 3 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	10/1/2014	0.0%	-13.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.16)	**($0.14)**	$0.02	-12.5%	10/1/2014	0.0%	-12.5%
FAMILY 4 TIER RATES	($0.22)	**($0.19)**	$0.03	-13.6%	10/1/2014	0.0%	-13.6%
PHYSICAL/SPEECH/OCCUPATIONAL THERAPY AT 20 AGGREGATE VISITS (NOT COVERED OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.37)	**($0.36)**	$0.01	-2.7%	10/1/2014	0.0%	-2.7%
FAMILY 2 TIER RATES	($0.92)	**($0.89)**	$0.03	-3.3%	10/1/2014	0.0%	-3.3%
TWO PERSON 3 & 4 TIER RATES	($0.76)	**($0.74)**	$0.02	-2.6%	10/1/2014	0.0%	-2.6%
FAMILY 3 TIER RATES	($1.00)	**($0.97)**	$0.03	-3.0%	10/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.74)	**($0.72)**	$0.02	-2.7%	10/1/2014	0.0%	-2.7%
FAMILY 4 TIER RATES	($1.01)	**($0.99)**	$0.02	-2.0%	10/1/2014	0.0%	-2.0%
DEPENDENT/STUDENT COVERAGE (POS)							
26/26	1.0170	**1.0170**	0.0000	0.0%	10/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
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		Page Numbers
1)	Benefit Descriptions	A1-A13
2)	Region counties	B1
3)	Rates	1-37

Product Line	Product Name	Region	Page Numbers
HMO+POS	Available Packages and Riders	Western New York	1-28
HMO	Master Group Contract	Western New York	29-37

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Product	Form #
Community Blue Group Plan	CB 251 & POS 12
Inp. Al. & Sub. Abuse	CB 4 Rev
Inp. Al. & Sub. Abuse - NYS	CB 179
Mental Health - 15 visits	CB5
SNF - unlimited	CB16
Over 65 - Extended Medical Care	CB 161Rev
Dependent Riders	CB83, CB167, CB186
Domestic Partners - NYS	CB230
Inp. Al. & Sub. Abuse	CB 4 Rev
Inp. Al. & Sub. Abuse - NYS	CB 179
Mental Health	CB5 (Rev 1995)
SNF	CB16
Extended Medical Care	CB 161 (Rev 1996)
External Prosthetic & Orthotic Appliances	CB 235
Deletion of Elective Abortion	CB 30
Deletion of Artificial Insemination	CB 134
Chronic Detoxification - NYS	CB 145Rev
Mental Health - NYS	CB 177
Point - of - Service	POS-12
Skilled Nursing Facility	POS-4 & POS-15
Dependent Riders	POS-5, POS-10
Community Blue IV - Group Rates	CB 283
Managed Care Rx	CB147REV, CB77
Managed Care Rx	CB147REV,CB100REV,CB101
Managed Care Rx	HNDRUG-HMO.1 (0602)
Point of Service Rx	CB-249, CB-250
DME Amendment	HN-HMO.AMEND-3
Sizzel Riders	CR1E4N0022, C41A4N0016, C41A4N0018
Master Group Contract	LS1G4N0004
New Copay Options	BH1R4N0049, LH1R4N0052,CH1R4N0054
Dependent Rider to End of Month/Year	CH1A4N0062
Added Benefits Rider	BHIR4N0057

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BENEFIT	New Community Blue (CBI)	Advantage
PCP Visits	$5 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5, $10 Copay, Visits 6-20, 50% Copay	Visits 1-5, Copay per subscriber selection Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay. - per subscriber selection
Home Health Care Visits	$10 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$10 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	20 % Copay	20% Copay
Emergency Room Visits	$35 Copay (Waived if Admitted)	$35 Copay (Waived if Admitted)
Post-mastectomy care, Including prosthesis	$0 Copay	$0 Copay
Ambulance	$0 Copay	$0 Copay
Durable Medical Equipment	20 % Copay	20 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

HealthNow New York Inc.
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BENEFIT	New Community Blue (CBII)	Advantage
PCP Visits	$10 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$10 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay. - per subscriber selection
Home Health Care Visits	$10 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$10 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	20 % Copay	20% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)
Post-mastectomy care, Including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50 % Copay	50 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

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BENEFIT	New Community Blue (CBIII)	Advantage
PCP Visits	$15 Copay	Copay. - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay. - per subscriber selection
Inpatient Hospital Care	$0 Copay *	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$15 Copay for 20 visits	Copay. - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 Copay for 60 visits	Copay. - per subscriber selection 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$15 Copay	Copay. - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay. - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay. - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay. - per subscriber selection
Home Health Care Visits	$15 Copay	Copay. - per subscriber selection
Hospice (210 days/visits)	$15 Copay	Copay. - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay. - per subscriber selection
Services to Induce Pregnancy (Infertility Services)	50 % Copay	50% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50 % Copay	50 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year *	Covered in full up to 50 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year. Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	none	Out-of-Network Benefits as per group selection. (most common package is a $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding ded.)

*OPTIONAL INPATIENT COPAYS OF $250 AND $500

HealthNow New York Inc.
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BENEFIT	CB II
PCP Visits	$10 Copay
Pre and Post Natal Visits	$0 Copay
Well Child Care	$0 Copay
Specialist Visits	$10 Copay
Routine Refraction (every 2 years)	$10 Copay
Inpatient Hospital Care	$0 Copay *
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$10 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 Copay for 60 visits
Outpatient Lab	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$10 Copay
Outpatient Surgery Facility	$10 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay
Cardiac rehabilitation 24 visits per calendar year	$10 Copay
Home Health Care Visits	$10 Copay
Hospice (210 days/visits)	$10 Copay
Allergy Testing and Treatment	$10 Copay
Services to Induce Pregnancy (Infertility Services)	20% Copay
Emergency Room Visits	$50 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay
Ambulance	$50 Copay
DME	50 % Copay
SNF	Covered in full up to 30 days per year *
Inpatient Mental Health	Covered in full up to 30 days per year *
Inpatient Detox	Covered in full up to 30 days per year *
Dependent Coverage	To age 19, regardless of student status

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BENEFIT	CB IV (form #CB-283)
PCP Visits	$8 Copay
Pre and Post Natal Visits	$0 Copay
Well Child Care	$0 Copay
Specialist Visits	$8 Copay
Inpatient Hospital Care	$0 Copay
Outpatient Rehabilitative Therapy (Physical, Speech and Occupational)	$8 Copay for 30 visits
Outpatient Mental Health Visits	Visits 1-5, $8 Copay, Visits 6-20, 50% Copay
Outpatient Substance Abuse Visits	$8 Copay 60 visits
Outpatient Lab	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay
Outpatient Surgery Facility	$8 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$8 Copay
Cardiac rehabilitation 24 visits per calendar year	$8 Copay
Home Health Care Visits	$8 Copay
Hospice (210 days/visits)	$0 Copay
Allergy Testing and Treatment	$8 Copay
Services to Induce Pregnancy (Artificial Insemination)	20 % Copay
Emergency Room Visits	$35 Copay (Waived if Admitted)
Post-mastectomy care Including prosthesis	$0 Copay
Ambulance	$0 Copay
Durable Medical Equipment	20 % Copay
Skilled Nursing Facility	Covered in full up to 50 days per year
Inpatient Mental Health	Covered in full up to 30 days per year
Inpatient Detox	Covered in full up to 30 days per year
Dependent Coverage	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years
Out-of-Network Benefits	none

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Medicare Coverage (Form#CB34)	Converts Single Basic rate to Single Medicare Eligible rate
Alcoholism & Substance Abuse Rider (Form#CB4REV)	Covers Inpatient treatment of Alcoholism & Substance Abuse
Mental Health Rider (Form#CB5)	Adds coverage for Mental Health Benefits
Nursing Home and Skilled Nursing Facility (Form#CB16)	Adds coverage for nursing home and skilled nursing facility claims
Unlimited Skilled Nursing Benefit (POS) (Form#POS-15 & CB152)	Adds unlimited # of days to the POS skilled nursing benefit.
Elective Abortions (Form#CB30)	Deletes coverage for elective abortions
Artificial Inseminations (Form#CB134)	Deletes coverage for artificial inseminations
Extended Medical Care Rider (Form#CB161REV)	Covers external prostheses, orthotic devices, and certain diabetes supplies
External Prosthetic &Orthotic Appliances (Form#CB235)	Covers external prostheses, orthotic devices, and certain diabetes supplies
Wellness	

Dependent Riders	Dependent Age	Student Age
	19	25
	21	25
	22	25
	23	25
	25	25
	19	23
	23	23
	19	26

Dependent Rider to birthday	(Form#CB83) or (Form#POS-5) or (Form #POS-16)
Dependent Rider to end of month of birthday	(Form#CB167) or (Form#POS-6) or (Form #POS-17)
Dependent Rider to end of year of birthday	(Form#CB186) or (Form #POS-20)
Dependent Rider to end of month/year	(Form CH1A4N0062)

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MANAGED PRESCRIPTION DRUG RIDERS - MUST USE GENERICS UNLESS PHYSICIAN INDICATES OTHERWISE; OPEN NETWORK

Managed Prescription Drug Riders	$0 Copay
	$1 Copay
	$2 Copay
	$3 Copay
	$5 Copay
	$5 Copay with annual maximum of $500 single & $1000 family
	$7 Copay
	$7 Copay with annual maximum of $500 single & $1000 family
	$9 Copay
	$9 Copay with annual maximum of $500 single & $1000 family
	$10 Copay
	$10 Copay with annual maximum of $500 single & $1000 family
	$15 Copay
	$15 Copay with annual maximum of $500 single & $1000 family
	50% Copay
	50% Copay with annual maximum of $500 single $1000 family

Managed Prescription Drug Rider(no contraceptives,$ Copay)	(Form#CB147REV)
Adds Contraceptive coverage to Managed Drug Rider	(Form#CB77)
Adds $500 annual limit to Managed Drug Rider	(Form#CB101)

POINT OF SERVICE PRESCRIPTION DRUG RIDER - ONE COPAY FOR DRUGS PRESCRIBED BY AN IN-NETWORK PROVIDER AND A GREATER COPAY FOR DRUGS PRESCRIBED BY A OUT-OF-NETWORK PROVIDER. THIS IS AN MANAGED PRESCRIPTION DRUG RIDER (MUST USE GENERICS)

Point-of-Service Prescription Drug Riders (Form#CB249 & Form #CB250)

Point-of-Service Prescription Drug Riders	$1 Copay In-Network /$3 Copay Out-of-Network
	$3 Copay In-Network /$5 Copay Out-of-Network
	$3 Copay In-Network /$10 Copay Out-of-Network
	$5 Copay In-Network /$10 Copay Out-of-Network
	$7 Copay In-Network /$15 Copay Out-of-Network
	$9 Copay In-Network /$15 Copay Out-of-Network
	$10 Copay In-Network /$20 Copay Out-of-Network

TRIPLE COPAY OPTION PRESCRIPTION DRUG RIDERS - GENERIC/BRAND/BRAND NON-FORMULARY COPAYMENT OPTIONS ARE AVAILABLE AS LISTED IN THE PREMIUM RATE PAGES.

Triple Copay Option Prescription Drug Riders (Form# HNDRUG-HMO.1) (0602)

Riders for NYS

Form #CB145REV	Chronic Detoxification
Form#CB177	Mental Health
Form#CB179	Inpatient Treatment of Alcoholism & Substance Abuse
Form#CB230	Domestic Partner Rider for New York State

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LS1G4N0004 - Summary of limitations and exclusions concerning the hospital/medical benefits:

LIMITATIONS:

A. **Inpatient Care**

Treatment of Mental, Nervous or Emotional Disorders or Ailments is limited to 30 days of hospitalization

Chemical Abuse acute inpatient hospitalization is limited to 7 or 30 days

Admissions for Physical Rehabilitation are limited to a maximum of 45 days of hospitalization in a calendar year

Nursing Home Care or Care in a Skilled Nursing Facility is limited to 50 days of care per person, per calendar year

B. **Hospice Care**
The number of hospice care days is limited to 210 days

C. **Medical Services**
Outpatient or Office Rehabilitative Therapy is limited to an aggregate of 20 visits for physical, occupational and speech therapy per person per calendar year

Outpatient or Office Cardiac Rehabilitation Program is limited to an aggregate of 24 visits per calendar year provided in a 12 week period following an acute episode of a heart condition

Outpatient Acute Mental, Nervous or Emotional Disorder or Ailment Visits are limited to an aggregate of 20 visits in a calendar year.

Outpatient Treatment of Chemical Abuse is limited to 60 visits in each calendar year. Only 20 family therapy visits of the 60 visits are available in connection with the treatment of a family member with the chemical abuse problem

D. **Home Care Benefit**
Coverage is provided for up to 365 visits for home care services per person, per calendar year

EXCLUSIONS:

A. Non-Acute Hospital or Medically Unnecessary Care
B. Diagnostic Studies - any hospital stay primarily for diagnostic purposes
C. Custodial Care primarily for the purpose of meeting personal needs
D. Unauthorized Services (except for emergency care) for HMO only

E. Experimental or Investigational Services (unless otherwise required by law or directed pursuant to external review.
F. Elective Cosmetic Surgery
G. Dental Care
H. Military Service Connected Disabilities
I. Routine Care of Feet
J. Sex Change
K. Artificial Means to Induce Pregnancy - including in vitro fertilization, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer and cloning
L. Weight Reduction
M. Organ Transplant Searches, Screening or Donation
N. Care provided outside of our operating area, with the exception of emergency care, for HMO only.
O. Admissions before the date you become covered under the plan.
P. Government hospital.
Q. No-fault automobile insurance
R. Workers' compensation
S. Free care
T. Payments will be reduced by the amount you are eligible to receive for the same services under Medicare or any other government program.
U. Prosthetic appliances or orthotic devices.
V. Physical examinations which are not medially necessary.

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 1 - HMO	OPTION 1 - W/POS
PCP Visits	$5 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-5 $10 Copay Visits 6-20, 50% Copay	Visits 1-5 -Copay per subscriber selection Visits 6-20, 50%
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$35, $50 (waived if admitted)	$35, $50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$35, 50 Copay	$35, 50 Copay
Durable Medical Equipment	20%, 50% Copay	20%, 50% Copay
Skilled Nursing Facility	Covered in full for 30 or 50 calendar days per year*	Covered in full for 30 or 50 calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection. (most common package is $250 deductible, 20% coinsurance, $2000 out-of-pocket max. excluding deductible)

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 2- HMO	OPTION 2 - W/POS
PCP Visits	$10 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$10 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$10 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$10 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$10 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$10 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$10 Copay	Copay - per subscriber selection
Home Health Care Visits	$10 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$10 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$10 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	$50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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BENEFIT	OPTION 3- HMO	OPTION 3 - W/POS
PCP Visits	$15 Copay	Copay - per subscriber selection
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$15 Copay	Copay - per subscriber selection
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$15 Copay for 20 visits	Copay - per subscriber selection for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$15 copay for 60 visits	Copay - per subscriber selection for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$15 Copay	Copay - per subscriber selection
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$15 Copay	Copay - per subscriber selection
Cardiac rehabilitation 24 visits per calendar year	$15 Copay	Copay - per subscriber selection
Home Health Care Visits	$15 Copay	Copay - per subscriber selection
Hospice - 210 days/visits	$15 Copay	Copay - per subscriber selection
Allergy Testing and Treatment	$15 Copay	Copay - per subscriber selection
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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LS1G4N0004 BENEFIT COMPARISON

BENEFIT	OPTION 4- HMO	OPTION 4 - W/POS
PCP Visits	$20 Copay	$20 Copay
Pre and Post Natal Visits	$0 Copay	$0 Copay
Well Child Care	$0 Copay	$0 Copay
Specialist Visits	$20 Copay	$20 Copay
Inpatient Hospital Care	$0 Copay*	$0 Copay*
Outpatient Rehabilitative Therapy (Physical, Speech & Occupational)	$20 Copay for 20 visits	$20 Copay for 20 visits
Outpatient Mental Health Visits	Visits 1-20, 50% Copay	Visits 1-20, 50% Copay
Outpatient Substance Abuse Visits	$20 copay for 60 visits	$20 copay for 60 visits
Outpatient Lab	$0 Copay	$0 Copay
Outpatient X-Ray and other Diagnostic Procedures	$0 Copay	Copay - per subscriber selection
Outpatient Surgery Facility	$20 Copay	$20 Copay
Outpatient Therapeutic Services (including Chemo, Radiation Therapy and Hemodialysis	$20 Copay	$20 Copay
Cardiac rehabilitation 24 visits per calendar year	$20Copay	$20 Copay
Home Health Care Visits	$20 Copay	$20 Copay
Hospice - 210 days/visits	$20 Copay	$20 Copay
Allergy Testing and Treatment	$20 Copay	$20 Copay
Emergency Room Visits	$50 (waived if admitted)	$50 (waived if admitted)
Post-mastectomy care, including prosthesis	$0 Copay	$0 Copay
Ambulance	$50 Copay	50 Copay
Durable Medical Equipment	50% Copay	50% Copay
Skilled Nursing Facility	Covered in full for 30calendar days per year*	Covered in full for calendar days per year*
Inpatient Mental Health	Covered in full for 30 calendar days per year*	Covered in full for 30 calendar days per year*
Inpatient Detox	Covered in full for 7 or 30 calendar days per year*	Covered in full for 7 or 30 calendar days per year*
Dependent Coverage	To age 19, regardless of student status	To age 19, regardless of student status
Vision Benefit	One eye refraction every two years	One eye refraction every year Eyeglass lens or contact lens allowance annually.
Out-of-Network Benefits	None	Out-of-Network Benefits as per group selection.(most common package is $250 deductible, 20% coinsurance, $200 out-of-pocket max. excluding deductible.

*OPTIONAL INPATIENT COPAYMENTS OF $250 AND $500

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Rating Regions

Managed Care Region	Counties
Western New York	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming

HealthNow New York Inc.
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Western New York
Rates Effective 10/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
CB II - FORM # CB-251 & CB 34							
SINGLE 2 TIER RATES	$494.77	**$474.60**	($20.17)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$1,162.71	**$1,115.31**	($47.40)	-4.1%	10/1/2014	0.0%	-4.1%
FORM # CB4 REV - INP ALCOHOL&SUBST. ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$2.86	**$2.75**	($0.11)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$7.23	**$6.95**	($0.28)	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$5.86	**$5.64**	($0.22)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$7.91	**$7.60**	($0.31)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.72	**$5.50**	($0.22)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$8.06	**$7.75**	($0.31)	-3.8%	10/1/2014	0.0%	-3.8%
FORM # CB179 - INP. SUBSTANCE ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$6.20	**$5.94**	($0.26)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$15.67	**$15.01**	($0.66)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$12.71	**$12.18**	($0.53)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$17.14	**$16.42**	($0.72)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.40	**$11.88**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$17.47	**$16.74**	($0.73)	-4.2%	10/1/2014	0.0%	-4.2%
FORM # CB16 - SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$1.73	**$1.66**	($0.07)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$4.37	**$4.19**	($0.18)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$3.55	**$3.40**	($0.15)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$4.78	**$4.59**	($0.19)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.46	**$3.32**	($0.14)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$4.88	**$4.68**	($0.20)	-4.1%	10/1/2014	0.0%	-4.1%
FORM # CB161REV - EXTENDED MEDICAL CARE							
SINGLE 2, 3, & 4 TIER RATES	$3.31	**$3.19**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$8.36	**$8.06**	($0.30)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$6.79	**$6.54**	($0.25)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$9.15	**$8.82**	($0.33)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.62	**$6.38**	($0.24)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$9.33	**$8.99**	($0.34)	-3.6%	10/1/2014	0.0%	-3.6%
FORM # CB30 - DELETION OF ELEC. ABORTION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # CB134 - DELETION OF ARTIFICIAL INSEM							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # CB145REV - CHRONIC DETOX (FOR NYS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # CB-230 - DOMESTIC PARTNER (FOR NYS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # CB-235 - EXTERNAL PROSTHETICS							
SINGLE 2, 3, & 4 TIER RATES	$1.34	**$1.28**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$3.39	**$3.23**	($0.16)	-4.7%	10/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$2.75	**$2.62**	($0.13)	-4.7%	10/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$3.71	**$3.54**	($0.17)	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.68	**$2.56**	($0.12)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$3.78	**$3.61**	($0.17)	-4.5%	10/1/2014	0.0%	-4.5%
FORM # POS-4 - SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # CB-251 - INPATIENT $250 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($2.92)	**($2.80)**	$0.12	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($7.38)	**($7.08)**	$0.30	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($5.99)	**($5.74)**	$0.25	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	($8.07)	**($7.74)**	$0.33	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.84)	**($5.60)**	$0.24	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($8.23)	**($7.89)**	$0.34	-4.1%	10/1/2014	0.0%	-4.1%

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Rates Effective 10/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CB-251 - INPATIENT $500 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($5.75)	**($5.52)**	$0.23	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($14.53)	**($13.95)**	$0.58	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($11.79)	**($11.32)**	$0.47	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($15.90)	**($15.26)**	$0.64	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.50)	**($11.04)**	$0.46	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($16.20)	**($15.56)**	$0.64	-4.0%	10/1/2014	0.0%	-4.0%
FORM # CB-289 - 2ND OPIN .Breast Recon/Mastect							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # CB251-R5 - OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.10)	**($1.06)**	$0.04	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($2.78)	**($2.68)**	$0.10	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($2.26)	**($2.17)**	$0.09	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($3.04)	**($2.93)**	$0.11	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.20)	**($2.12)**	$0.08	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($3.10)	**($2.99)**	$0.11	-3.5%	10/1/2014	0.0%	-3.5%
FORM # CB251-R5 - OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.96)	**($1.87)**	$0.09	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	($4.95)	**($4.73)**	$0.22	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	($4.02)	**($3.83)**	$0.19	-4.7%	10/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($5.42)	**($5.17)**	$0.25	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.92)	**($3.74)**	$0.18	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	($5.52)	**($5.27)**	$0.25	-4.5%	10/1/2014	0.0%	-4.5%
FORM # CB251-R5 - OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.02)	**($0.99)**	$0.03	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($2.58)	**($2.50)**	$0.08	-3.1%	10/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($2.09)	**($2.03)**	$0.06	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($2.82)	**($2.74)**	$0.08	-2.8%	10/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.04)	**($1.98)**	$0.06	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($2.87)	**($2.79)**	$0.08	-2.8%	10/1/2014	0.0%	-2.8%
FORM # CB2 251 Base 15 - OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.86)	**($1.78)**	$0.08	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	($4.70)	**($4.50)**	$0.20	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	($3.81)	**($3.65)**	$0.16	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	($5.14)	**($4.92)**	$0.22	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.72)	**($3.56)**	$0.16	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	($5.24)	**($5.02)**	$0.22	-4.2%	10/1/2014	0.0%	-4.2%
FORM # CB251-R.4REV1 - NEW CB $20/$20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($6.43)	**($6.17)**	$0.26	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($16.25)	**($15.59)**	$0.66	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($13.18)	**($12.65)**	$0.53	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($17.78)	**($17.06)**	$0.72	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.86)	**($12.34)**	$0.52	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($18.12)	**($17.39)**	$0.73	-4.0%	10/1/2014	0.0%	-4.0%
FORM # HNHMO-2.R-2 - HMO 100 INP ALC & SUBS ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$3.77	**$3.80**	$0.03	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$9.53	**$9.60**	$0.07	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$7.73	**$7.79**	$0.06	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$10.42	**$10.51**	$0.09	0.9%	10/1/2014	0.0%	0.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.54	**$7.60**	$0.06	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$10.62	**$10.71**	$0.09	0.8%	10/1/2014	0.0%	0.8%
FORM # HNHMO-2.R-4 - HMO 100 PROSTHETIC&ORTHOTIC							
SINGLE 2, 3, & 4 TIER RATES	$1.88	**$1.89**	$0.01	0.5%	10/1/2014	0.0%	0.5%
FAMILY 2 TIER RATES	$4.75	**$4.78**	$0.03	0.6%	10/1/2014	0.0%	0.6%
TWO PERSON 3 & 4 TIER RATES	$3.85	**$3.87**	$0.02	0.5%	10/1/2014	0.0%	0.5%
FAMILY 3 TIER RATES	$5.20	**$5.23**	$0.03	0.6%	10/1/2014	0.0%	0.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.76	**$3.78**	$0.02	0.5%	10/1/2014	0.0%	0.5%
FAMILY 4 TIER RATES	$5.30	**$5.33**	$0.03	0.6%	10/1/2014	0.0%	0.6%
FORM # HNHMO-2.R-5 - HMO 100 KERATOPLASTY (Lasik)							
SINGLE 2, 3, & 4 TIER RATES	$5.24	**$5.28**	$0.04	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$13.24	**$13.34**	$0.10	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$10.74	**$10.82**	$0.08	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$14.49	**$14.60**	$0.11	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.48	**$10.56**	$0.08	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$14.77	**$14.88**	$0.11	0.7%	10/1/2014	0.0%	0.7%
FORM # HNHMO-2.R-7 - HMO 100 VISION							
SINGLE 2, 3, & 4 TIER RATES	$5.32	**$5.37**	$0.05	0.9%	10/1/2014	0.0%	0.9%
FAMILY 2 TIER RATES	$13.44	**$13.57**	$0.13	1.0%	10/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	$10.91	**$11.01**	$0.10	0.9%	10/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	$14.71	**$14.85**	$0.14	1.0%	10/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.64	**$10.74**	$0.10	0.9%	10/1/2014	0.0%	0.9%
FAMILY 4 TIER RATES	$14.99	**$15.13**	$0.14	0.9%	10/1/2014	0.0%	0.9%
FORM # HNHMO-2.R-6 - HMO 100 DENTAL							
SINGLE 2, 3, & 4 TIER RATES	$3.06	**$3.08**	$0.02	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$7.73	**$7.78**	$0.05	0.6%	10/1/2014	0.0%	0.6%
TWO PERSON 3 & 4 TIER RATES	$6.27	**$6.31**	$0.04	0.6%	10/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	$8.46	**$8.52**	$0.06	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.12	**$6.16**	$0.04	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$8.62	**$8.68**	$0.06	0.7%	10/1/2014	0.0%	0.7%

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FORM # HNHMO-2.R-8 - HMO 100 SNF							
SINGLE 2, 3, & 4 TIER RATES	$2.52	**$2.55**	$0.03	1.2%	10/1/2014	0.0%	1.2%
FAMILY 2 TIER RATES	$6.37	**$6.44**	$0.07	1.1%	10/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$5.17	**$5.23**	$0.06	1.2%	10/1/2014	0.0%	1.2%
FAMILY 3 TIER RATES	$6.97	**$7.05**	$0.08	1.1%	10/1/2014	0.0%	1.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.04	**$5.10**	$0.06	1.2%	10/1/2014	0.0%	1.2%
FAMILY 4 TIER RATES	$7.10	**$7.19**	$0.09	1.3%	10/1/2014	0.0%	1.3%
FORM # HNPOS-2.R-5 - HMO 100 SNF POS							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 OUTPATIENT SURG. $75							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 ER COPAY $50							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 DELETE ABORTION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 DELETE STERILIZATION							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FORM # HNHMO-2 - HMO 100 $250 IPCP							
SINGLE 2, 3, & 4 TIER RATES	($3.10)	**($3.13)**	($0.03)	1.0%	10/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($7.83)	**($7.91)**	($0.08)	1.0%	10/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	($6.36)	**($6.42)**	($0.06)	0.9%	10/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	($8.57)	**($8.65)**	($0.08)	0.9%	10/1/2014	0.0%	0.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.20)	**($6.26)**	($0.06)	1.0%	10/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($8.74)	**($8.82)**	($0.08)	0.9%	10/1/2014	0.0%	0.9%
FORM # HNHMO-2 - HMO 100 $500 IPCP							
SINGLE 2, 3, & 4 TIER RATES	($6.15)	**($6.19)**	($0.04)	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	($15.54)	**($15.64)**	($0.10)	0.6%	10/1/2014	0.0%	0.6%
TWO PERSON 3 & 4 TIER RATES	($12.61)	**($12.69)**	($0.08)	0.6%	10/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	($17.00)	**($17.12)**	($0.12)	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.30)	**($12.38)**	($0.08)	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	($17.33)	**($17.44)**	($0.11)	0.6%	10/1/2014	0.0%	0.6%
FORM # LH1R4N0151 - HMO 200 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$0.76	**$0.72**	($0.04)	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	$1.92	**$1.82**	($0.10)	-5.2%	10/1/2014	0.0%	-5.2%
TWO PERSON 3 & 4 TIER RATES	$1.56	**$1.48**	($0.08)	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	$2.10	**$1.99**	($0.11)	-5.2%	10/1/2014	0.0%	-5.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.52	**$1.44**	($0.08)	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	$2.14	**$2.03**	($0.11)	-5.1%	10/1/2014	0.0%	-5.1%
FORM # LH1R4N0151 - HMO 100 Pros/Orth covered at 50%							
SINGLE 2, 3, & 4 TIER RATES	$1.07	**$1.08**	$0.01	0.9%	10/1/2014	0.0%	0.9%
FAMILY 2 TIER RATES	$2.70	**$2.73**	$0.03	1.1%	10/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	$2.19	**$2.21**	$0.02	0.9%	10/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	$2.96	**$2.99**	$0.03	1.0%	10/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.14	**$2.16**	$0.02	0.9%	10/1/2014	0.0%	0.9%
FAMILY 4 TIER RATES	$3.02	**$3.04**	$0.02	0.7%	10/1/2014	0.0%	0.7%
Gym Membership							
SINGLE 2, 3, & 4 TIER RATES	$2.09	**$2.01**	($0.08)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$5.28	**$5.08**	($0.20)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$4.28	**$4.12**	($0.16)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$5.78	**$5.56**	($0.22)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.02	**$2.20**	$0.18	8.9%	10/1/2014	0.0%	8.9%
FAMILY 4 TIER RATES	$5.89	**$5.66**	($0.23)	-3.9%	10/1/2014	0.0%	-3.9%

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FORM # HNHMO2 & HNHMO3 & CB34 - HMO 100							
$15/$20 w/ referrals							
SINGLE 2, 3, & 4 TIER RATES	$535.53	**$539.64**	$4.11	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$1,353.28	**$1,363.67**	$10.39	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$1,097.84	**$1,106.26**	$8.42	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$1,480.74	**$1,492.10**	$11.36	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,071.06	**$1,079.28**	$8.22	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$1,509.12	**$1,520.71**	$11.59	0.8%	10/1/2014	0.0%	0.8%
$20/$20 w/ referrals							
SINGLE 2, 3, & 4 TIER RATES	$511.69	**$515.62**	$3.93	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$1,293.04	**$1,302.97**	$9.93	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$1,048.96	**$1,057.02**	$8.06	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$1,414.82	**$1,425.69**	$10.87	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,023.38	**$1,031.24**	$7.86	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$1,441.94	**$1,453.02**	$11.08	0.8%	10/1/2014	0.0%	0.8%
$15/$20 Open Access							
SINGLE 2, 3, & 4 TIER RATES	$551.28	**$555.52**	$4.24	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$1,393.08	**$1,403.80**	$10.72	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$1,130.12	**$1,138.82**	$8.70	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$1,524.29	**$1,536.01**	$11.72	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,102.56	**$1,111.04**	$8.48	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$1,553.51	**$1,565.46**	$11.95	0.8%	10/1/2014	0.0%	0.8%
$20/$20 Open Access							
SINGLE 2, 3, & 4 TIER RATES	$526.40	**$530.43**	$4.03	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$1,330.21	**$1,340.40**	$10.19	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$1,079.12	**$1,087.38**	$8.26	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$1,455.50	**$1,466.64**	$11.14	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1,052.80	**$1,060.86**	$8.06	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$1,483.40	**$1,494.75**	$11.35	0.8%	10/1/2014	0.0%	0.8%
FORM # POS-12 - POINT OF SERVICE - ADVANTAGE A (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.95	**$3.80**	($0.15)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$9.98	**$9.60**	($0.38)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$8.10	**$7.79**	($0.31)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$10.92	**$10.51**	($0.41)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.90	**$7.60**	($0.30)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$11.13	**$10.71**	($0.42)	-3.8%	10/1/2014	0.0%	-3.8%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.76	**$3.60**	($0.16)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$9.50	**$9.10**	($0.40)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$7.71	**$7.38**	($0.33)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$10.40	**$9.95**	($0.45)	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.52	**$7.20**	($0.32)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$10.60	**$10.14**	($0.46)	-4.3%	10/1/2014	0.0%	-4.3%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.52	**$3.38**	($0.14)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$8.90	**$8.54**	($0.36)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$7.22	**$6.93**	($0.29)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$9.73	**$9.35**	($0.38)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.04	**$6.76**	($0.28)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$9.92	**$9.52**	($0.40)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$6.21	**$5.95**	($0.26)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$15.69	**$15.04**	($0.65)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.73	**$12.20**	($0.53)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$17.17	**$16.45**	($0.72)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.42	**$11.90**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$17.50	**$16.77**	($0.73)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$6.00	**$5.75**	($0.25)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$15.16	**$14.53**	($0.63)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$12.30	**$11.79**	($0.51)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$16.59	**$15.90**	($0.69)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.00	**$11.50**	($0.50)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$16.91	**$16.20**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.64	**$5.41**	($0.23)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.25	**$13.67**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.56	**$11.09**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$15.59	**$14.96**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.28	**$10.82**	($0.46)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.89	**$15.25**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.74	**$6.46**	($0.28)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$17.03	**$16.32**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$13.82	**$13.24**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.64	**$17.86**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.48	**$12.92**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$18.99	**$18.20**	($0.79)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.51	**$6.24**	($0.27)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$16.45	**$15.77**	($0.68)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$13.35	**$12.79**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.00	**$17.25**	($0.75)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.02	**$12.48**	($0.54)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$18.35	**$17.58**	($0.77)	-4.2%	10/1/2014	0.0%	-4.2%

HealthNow New York Inc.
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Western New York
Rates Effective 10/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.11	**$5.86**	($0.25)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$15.44	**$14.81**	($0.63)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.53	**$12.01**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$16.89	**$16.20**	($0.69)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.22	**$11.72**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$17.22	**$16.51**	($0.71)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$7.40	**$7.10**	($0.30)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$18.70	**$17.94**	($0.76)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$15.17	**$14.56**	($0.61)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$20.46	**$19.63**	($0.83)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.80	**$14.20**	($0.60)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$20.85	**$20.01**	($0.84)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$7.06	**$6.77**	($0.29)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$17.84	**$17.11**	($0.73)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$14.47	**$13.88**	($0.59)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$19.52	**$18.72**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.12	**$13.54**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$19.90	**$19.08**	($0.82)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.66	**$6.38**	($0.28)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$16.83	**$16.12**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$13.65	**$13.08**	($0.57)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.41	**$17.64**	($0.77)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.32	**$12.76**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$18.77	**$17.98**	($0.79)	-4.2%	10/1/2014	0.0%	-4.2%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$8.00	**$7.68**	($0.32)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$20.22	**$19.41**	($0.81)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$16.40	**$15.74**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$22.12	**$21.24**	($0.88)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.00	**$15.36**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$22.54	**$21.64**	($0.90)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.68	**$7.37**	($0.31)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$19.41	**$18.62**	($0.79)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$15.74	**$15.11**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$21.24	**$20.38**	($0.86)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.36	**$14.74**	($0.62)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$21.64	**$20.77**	($0.87)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.26	**$6.97**	($0.29)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$18.35	**$17.61**	($0.74)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$14.88	**$14.29**	($0.59)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$20.07	**$19.27**	($0.80)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.52	**$13.94**	($0.58)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$20.46	**$19.64**	($0.82)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.61	**$1.55**	($0.06)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.07	**$3.92**	($0.15)	-3.7%	10/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$3.30	**$3.18**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$4.45	**$4.29**	($0.16)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.22	**$3.10**	($0.12)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$4.54	**$4.37**	($0.17)	-3.7%	10/1/2014	0.0%	-3.7%
$250 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.34	**$1.28**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$3.39	**$3.23**	($0.16)	-4.7%	10/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$2.75	**$2.62**	($0.13)	-4.7%	10/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$3.71	**$3.54**	($0.17)	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.68	**$2.56**	($0.12)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$3.78	**$3.61**	($0.17)	-4.5%	10/1/2014	0.0%	-4.5%
$500 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.42	**$1.35**	($0.07)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	$3.59	**$3.41**	($0.18)	-5.0%	10/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$2.91	**$2.77**	($0.14)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$3.93	**$3.73**	($0.20)	-5.1%	10/1/2014	0.0%	-5.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.84	**$2.70**	($0.14)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	$4.00	**$3.80**	($0.20)	-5.0%	10/1/2014	0.0%	-5.0%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.48	**$3.34**	($0.14)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$8.79	**$8.44**	($0.35)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$7.13	**$6.85**	($0.28)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$9.62	**$9.24**	($0.38)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.96	**$6.68**	($0.28)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$9.81	**$9.41**	($0.40)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.30	**$3.17**	($0.13)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$8.34	**$8.01**	($0.33)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$6.77	**$6.50**	($0.27)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$9.12	**$8.77**	($0.35)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.60	**$6.34**	($0.26)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$9.30	**$8.93**	($0.37)	-4.0%	10/1/2014	0.0%	-4.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.12	**$2.98**	($0.14)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$7.88	**$7.53**	($0.35)	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	$6.40	**$6.11**	($0.29)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	$8.63	**$8.24**	($0.39)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.24	**$5.96**	($0.28)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$8.79	**$8.40**	($0.39)	-4.4%	10/1/2014	0.0%	-4.4%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.69	**$5.46**	($0.23)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$14.38	**$13.80**	($0.58)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$11.66	**$11.19**	($0.47)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$15.73	**$15.10**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.38	**$10.92**	($0.46)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$16.03	**$15.39**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.40	**$5.18**	($0.22)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$13.65	**$13.09**	($0.56)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.07	**$10.62**	($0.45)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$14.93	**$14.32**	($0.61)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.80	**$10.36**	($0.44)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.22	**$14.60**	($0.62)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.15	**$4.95**	($0.20)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$13.01	**$12.51**	($0.50)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$10.56	**$10.15**	($0.41)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$14.24	**$13.69**	($0.55)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.30	**$9.90**	($0.40)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$14.51	**$13.95**	($0.56)	-3.9%	10/1/2014	0.0%	-3.9%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.20	**$5.94**	($0.26)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$15.67	**$15.01**	($0.66)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$12.71	**$12.18**	($0.53)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$17.14	**$16.42**	($0.72)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.40	**$11.88**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$17.47	**$16.74**	($0.73)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.91	**$5.67**	($0.24)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.93	**$14.33**	($0.60)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$12.12	**$11.62**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$16.34	**$15.68**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.82	**$11.34**	($0.48)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$16.65	**$15.98**	($0.67)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.64	**$5.41**	($0.23)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.25	**$13.67**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.56	**$11.09**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$15.59	**$14.96**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.28	**$10.82**	($0.46)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.89	**$15.25**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.74	**$6.46**	($0.28)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$17.03	**$16.32**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$13.82	**$13.24**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.64	**$17.86**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.48	**$12.92**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$18.99	**$18.20**	($0.79)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.51	**$6.24**	($0.27)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$16.45	**$15.77**	($0.68)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$13.35	**$12.79**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.00	**$17.25**	($0.75)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.02	**$12.48**	($0.54)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$18.35	**$17.58**	($0.77)	-4.2%	10/1/2014	0.0%	-4.2%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.11	**$5.86**	($0.25)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$15.44	**$14.81**	($0.63)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.53	**$12.01**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$16.89	**$16.20**	($0.69)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.22	**$11.72**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$17.22	**$16.51**	($0.71)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.47	**$7.17**	($0.30)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$18.88	**$18.12**	($0.76)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$15.31	**$14.70**	($0.61)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$20.65	**$19.83**	($0.82)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.94	**$14.34**	($0.60)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$21.05	**$20.21**	($0.84)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.13	**$6.84**	($0.29)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$18.02	**$17.28**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$14.62	**$14.02**	($0.60)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$19.71	**$18.91**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.26	**$13.68**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$20.09	**$19.28**	($0.81)	-4.0%	10/1/2014	0.0%	-4.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.77	**$6.49**	($0.28)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$17.11	**$16.40**	($0.71)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$13.88	**$13.30**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.72	**$17.94**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.54	**$12.98**	($0.56)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$19.08	**$18.29**	($0.79)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.13	**$1.09**	($0.04)	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$2.86	**$2.75**	($0.11)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.32	**$2.23**	($0.09)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$3.12	**$3.01**	($0.11)	-3.5%	10/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.26	**$2.18**	($0.08)	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$3.18	**$3.07**	($0.11)	-3.5%	10/1/2014	0.0%	-3.5%
$250 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.05**	($0.04)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.75	**$2.65**	($0.10)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.15**	($0.08)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$3.01	**$2.90**	($0.11)	-3.7%	10/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.10**	($0.08)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.07	**$2.96**	($0.11)	-3.6%	10/1/2014	0.0%	-3.6%
$500 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.03	**$1.00**	($0.03)	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$2.60	**$2.53**	($0.07)	-2.7%	10/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$2.11	**$2.05**	($0.06)	-2.8%	10/1/2014	0.0%	-2.8%
FAMILY 3 TIER RATES	$2.85	**$2.77**	($0.08)	-2.8%	10/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.06	**$2.00**	($0.06)	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$2.90	**$2.82**	($0.08)	-2.8%	10/1/2014	0.0%	-2.8%
FORM # POS-12 - POINT OF SERVICE - ADVANTAGE B (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.74	**$6.46**	($0.28)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$17.03	**$16.32**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$13.82	**$13.24**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.64	**$17.86**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.48	**$12.92**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$18.99	**$18.20**	($0.79)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.48	**$6.22**	($0.26)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$16.37	**$15.72**	($0.65)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$13.28	**$12.75**	($0.53)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$17.92	**$17.20**	($0.72)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.96	**$12.44**	($0.52)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$18.26	**$17.53**	($0.73)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.10	**$5.84**	($0.26)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$15.41	**$14.76**	($0.65)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$12.51	**$11.97**	($0.54)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$16.87	**$16.15**	($0.72)	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.20	**$11.68**	($0.52)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$17.19	**$16.46**	($0.73)	-4.2%	10/1/2014	0.0%	-4.2%
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$9.52	**$9.13**	($0.39)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.06	**$23.07**	($0.99)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$19.52	**$18.72**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$26.32	**$25.24**	($1.08)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.04	**$18.26**	($0.78)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$26.83	**$25.73**	($1.10)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$9.10	**$8.73**	($0.37)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$23.00	**$22.06**	($0.94)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$18.66	**$17.90**	($0.76)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$25.16	**$24.14**	($1.02)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.20	**$17.46**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$25.64	**$24.60**	($1.04)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.59	**$8.24**	($0.35)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$21.71	**$20.82**	($0.89)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$17.61	**$16.89**	($0.72)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$23.75	**$22.78**	($0.97)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.18	**$16.48**	($0.70)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$24.21	**$23.22**	($0.99)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$10.04	**$9.63**	($0.41)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$25.37	**$24.34**	($1.03)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$20.58	**$19.74**	($0.84)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$27.76	**$26.63**	($1.13)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.08	**$19.26**	($0.82)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$28.29	**$27.14**	($1.15)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.60	**$9.21**	($0.39)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.26	**$23.27**	($0.99)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$19.68	**$18.88**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$26.54	**$25.47**	($1.07)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.20	**$18.42**	($0.78)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$27.05	**$25.95**	($1.10)	-4.1%	10/1/2014	0.0%	-4.1%

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Rates Effective 10/1/2015
Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.14	**$8.76**	($0.38)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$23.10	**$22.14**	($0.96)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$18.74	**$17.96**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$25.27	**$24.22**	($1.05)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.28	**$17.52**	($0.76)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$25.76	**$24.69**	($1.07)	-4.2%	10/1/2014	0.0%	-4.2%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.71	**$10.27**	($0.44)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$27.06	**$25.95**	($1.11)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$21.96	**$21.05**	($0.91)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$29.61	**$28.40**	($1.21)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.42	**$20.54**	($0.88)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$30.18	**$28.94**	($1.24)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.31	**$9.89**	($0.42)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$26.05	**$24.99**	($1.06)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$21.14	**$20.27**	($0.87)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$28.51	**$27.35**	($1.16)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.62	**$19.78**	($0.84)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$29.05	**$27.87**	($1.18)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.73	**$9.33**	($0.40)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.59	**$23.58**	($1.01)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$19.95	**$19.13**	($0.82)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$26.90	**$25.80**	($1.10)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.46	**$18.66**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$27.42	**$26.29**	($1.13)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$11.42	**$10.95**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$28.86	**$27.67**	($1.19)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$23.41	**$22.45**	($0.96)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$31.58	**$30.28**	($1.30)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.84	**$21.90**	($0.94)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$32.18	**$30.86**	($1.32)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.94	**$10.50**	($0.44)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$27.65	**$26.53**	($1.12)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$22.43	**$21.53**	($0.90)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$30.25	**$29.03**	($1.22)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.88	**$21.00**	($0.88)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$30.83	**$29.59**	($1.24)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.38	**$9.96**	($0.42)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$26.23	**$25.17**	($1.06)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$21.28	**$20.42**	($0.86)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$28.70	**$27.54**	($1.16)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.76	**$19.92**	($0.84)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$29.25	**$28.07**	($1.18)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$2.09	**$2.01**	($0.08)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$5.28	**$5.08**	($0.20)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$4.28	**$4.12**	($0.16)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$5.78	**$5.56**	($0.22)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.18	**$4.02**	($0.16)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$5.89	**$5.66**	($0.23)	-3.9%	10/1/2014	0.0%	-3.9%
$250 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.99	**$1.90**	($0.09)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$5.03	**$4.80**	($0.23)	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$4.08	**$3.90**	($0.18)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$5.50	**$5.25**	($0.25)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.98	**$3.80**	($0.18)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$5.61	**$5.35**	($0.26)	-4.6%	10/1/2014	0.0%	-4.6%
$500 / 20% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.95	**$1.86**	($0.09)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$4.93	**$4.70**	($0.23)	-4.7%	10/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$4.00	**$3.81**	($0.19)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$5.39	**$5.14**	($0.25)	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.90	**$3.72**	($0.18)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$5.50	**$5.24**	($0.26)	-4.7%	10/1/2014	0.0%	-4.7%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.13	**$5.88**	($0.25)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$15.49	**$14.86**	($0.63)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.57	**$12.05**	($0.52)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$16.95	**$16.26**	($0.69)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.26	**$11.76**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$17.27	**$16.57**	($0.70)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.90	**$5.66**	($0.24)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.91	**$14.30**	($0.61)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.10	**$11.60**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$16.31	**$15.65**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.80	**$11.32**	($0.48)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$16.63	**$15.95**	($0.68)	-4.1%	10/1/2014	0.0%	-4.1%

HealthNow New York Inc.
d/b/a BlueCross BlueShield of Western New York
Western New York
Rates Effective 10/1/2015
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.58	**$5.35**	($0.23)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.10	**$13.52**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.44	**$10.97**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$15.43	**$14.79**	($0.64)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.16	**$10.70**	($0.46)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.72	**$15.08**	($0.64)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.82	**$8.46**	($0.36)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$22.29	**$21.38**	($0.91)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$18.08	**$17.34**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$24.39	**$23.39**	($1.00)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.64	**$16.92**	($0.72)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$24.85	**$23.84**	($1.01)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.50	**$8.15**	($0.35)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$21.48	**$20.60**	($0.88)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$17.43	**$16.71**	($0.72)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$23.50	**$22.53**	($0.97)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.00	**$16.30**	($0.70)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$23.95	**$22.97**	($0.98)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.00	**$7.68**	($0.32)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$20.22	**$19.41**	($0.81)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$16.40	**$15.74**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$22.12	**$21.24**	($0.88)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.00	**$15.36**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$22.54	**$21.64**	($0.90)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.42	**$9.04**	($0.38)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$23.80	**$22.84**	($0.96)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$19.31	**$18.53**	($0.78)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$26.05	**$25.00**	($1.05)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.84	**$18.08**	($0.76)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$26.55	**$25.47**	($1.08)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.03	**$8.66**	($0.37)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$22.82	**$21.88**	($0.94)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$18.51	**$17.75**	($0.76)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$24.97	**$23.94**	($1.03)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.06	**$17.32**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$25.45	**$24.40**	($1.05)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.58	**$8.23**	($0.35)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$21.68	**$20.80**	($0.88)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$17.59	**$16.87**	($0.72)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$23.72	**$22.76**	($0.96)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.16	**$16.46**	($0.70)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$24.18	**$23.19**	($0.99)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.97	**$9.57**	($0.40)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$25.19	**$24.18**	($1.01)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$20.44	**$19.62**	($0.82)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$27.57	**$26.46**	($1.11)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.94	**$19.14**	($0.80)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$28.10	**$26.97**	($1.13)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.59	**$9.20**	($0.39)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.23	**$23.25**	($0.98)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$19.66	**$18.86**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$26.52	**$25.44**	($1.08)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.18	**$18.40**	($0.78)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$27.02	**$25.93**	($1.09)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.14	**$8.76**	($0.38)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$23.10	**$22.14**	($0.96)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$18.74	**$17.96**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$25.27	**$24.22**	($1.05)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.28	**$17.52**	($0.76)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$25.76	**$24.69**	($1.07)	-4.2%	10/1/2014	0.0%	-4.2%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.72	**$10.28**	($0.44)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$27.09	**$25.98**	($1.11)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$21.98	**$21.07**	($0.91)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$29.64	**$28.42**	($1.22)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.44	**$20.56**	($0.88)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$30.21	**$28.97**	($1.24)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.32	**$9.90**	($0.42)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$26.08	**$25.02**	($1.06)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$21.16	**$20.30**	($0.86)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$28.53	**$27.37**	($1.16)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.64	**$19.80**	($0.84)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$29.08	**$27.90**	($1.18)	-4.1%	10/1/2014	0.0%	-4.1%

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Western New York
Rates Effective 10/1/2015
Large Group File and Approve

GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.82	**$9.42**	($0.40)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.82	**$23.80**	($1.02)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$20.13	**$19.31**	($0.82)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$27.15	**$26.05**	($1.10)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.64	**$18.84**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$27.67	**$26.55**	($1.12)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.67	**$1.61**	($0.06)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$4.22	**$4.07**	($0.15)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$3.42	**$3.30**	($0.12)	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$4.62	**$4.45**	($0.17)	-3.7%	10/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.34	**$3.22**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$4.71	**$4.54**	($0.17)	-3.6%	10/1/2014	0.0%	-3.6%
$250 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.61	**$1.55**	($0.06)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.07	**$3.92**	($0.15)	-3.7%	10/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$3.30	**$3.18**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$4.45	**$4.29**	($0.16)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.22	**$3.10**	($0.12)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$4.54	**$4.37**	($0.17)	-3.7%	10/1/2014	0.0%	-3.7%
$500 / 25% / unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.49	**$1.43**	($0.06)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$3.77	**$3.61**	($0.16)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$3.05	**$2.93**	($0.12)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$4.12	**$3.95**	($0.17)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.98	**$2.86**	($0.12)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$4.20	**$4.03**	($0.17)	-4.0%	10/1/2014	0.0%	-4.0%
FORM # HNPOS-2 & HNPOS-3 & CB34 - HMO 100 - POINT OF SERVICE (OON DED ($/F) / COIN / OOP MAX ($/F))							
$250/$500 // 20% // $1000/$2500							
SINGLE 2, 3, & 4 TIER RATES	$32.62	**$32.87**	$0.25	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$82.43	**$83.06**	$0.63	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$66.87	**$67.38**	$0.51	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$90.19	**$90.89**	$0.70	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$65.24	**$65.74**	$0.50	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$91.92	**$92.63**	$0.71	0.8%	10/1/2014	0.0%	0.8%
$250/$500 // 20% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$23.91	**$24.10**	$0.19	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$60.42	**$60.90**	$0.48	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$49.02	**$49.41**	$0.39	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$66.11	**$66.64**	$0.53	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$47.82	**$48.20**	$0.38	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$67.38	**$67.91**	$0.53	0.8%	10/1/2014	0.0%	0.8%
$500/$1000 // 30% // $2500/$7500							
SINGLE 2, 3, & 4 TIER RATES	$24.22	**$24.40**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$61.20	**$61.66**	$0.46	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$49.65	**$50.02**	$0.37	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$66.97	**$67.47**	$0.50	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$48.44	**$48.80**	$0.36	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$68.25	**$68.76**	$0.51	0.7%	10/1/2014	0.0%	0.7%
$500/$1000 // 30% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$13.88	**$13.98**	$0.10	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$35.07	**$35.33**	$0.26	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$28.45	**$28.66**	$0.21	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$38.38	**$38.65**	$0.27	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$27.76	**$27.96**	$0.20	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$39.11	**$39.40**	$0.29	0.7%	10/1/2014	0.0%	0.7%
$1000/$2000 // 30% // $5000/$15000							
SINGLE 2, 3, & 4 TIER RATES	$16.61	**$16.74**	$0.13	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$41.97	**$42.30**	$0.33	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$34.05	**$34.32**	$0.27	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$45.93	**$46.29**	$0.36	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$33.22	**$33.48**	$0.26	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$46.81	**$47.17**	$0.36	0.8%	10/1/2014	0.0%	0.8%
$1000/$2000 // 30% // Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.69	**$9.76**	$0.07	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$24.49	**$24.66**	$0.17	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$19.86	**$20.01**	$0.15	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$26.79	**$26.99**	$0.20	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.38	**$19.52**	$0.14	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$27.31	**$27.50**	$0.19	0.7%	10/1/2014	0.0%	0.7%
Form # BH1R4N0057 - Added Benefits Rider							
SINGLE 2, 3, & 4 TIER RATES	$17.96	**$17.23**	($0.73)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$45.38	**$43.54**	($1.84)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$36.82	**$35.32**	($1.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$49.66	**$47.64**	($2.02)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$35.92	**$34.46**	($1.46)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$50.61	**$48.55**	($2.06)	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CB186, LS1G4N0004 - DEPENDENTS & STUDENTS TO THE END OF YEAR							
TWO TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
THREE TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
FOUR TIER FAMILY	1.0413	**1.0413**	NA	0.00%	1/1/1995	0.0%	0.0%
FORM # BH1E4N0060 (Rate Reduction)							
Sponsored Dependent	1.1500	**1.1500**	0.0000	0.0%	10/1/2014	0.0%	0.0%
FORM # CH1A4N0062							
dependent/student to the end of year	1.0017	**1.0017**	0.0000	0.0%	10/1/2014	0.0%	0.0%
dependent/student to the end of month	1.0001	**1.0001**	0.0000	0.0%	10/1/2014	0.0%	0.0%
Forms BH1R4N0049 and LH1R4N0052 (new copays for CB-251 and Master Group Contract)							
$15/$15 standard copay from advantage $15/$15 or $10/$20 to advantage $5/$25 or $0/$30							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$20/$20 standard copay from advantage $20/$20 to advantage $0/$40 or $10/$30 or $15/$25 or $5/$35							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
from $20/$20 with advantage $20/$20 to $25/$25 with advantage $10/$40 or $15/$35 or $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($8.07)	**($7.74)**	$0.33	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($20.39)	**($19.56)**	$0.83	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($16.54)	**($15.87)**	$0.67	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($22.31)	**($21.40)**	$0.91	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($16.14)	**($15.48)**	$0.66	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($22.74)	**($21.81)**	$0.93	-4.1%	10/1/2014	0.0%	-4.1%
Emergency room at $100 copay from $35 copay							
SINGLE 2, 3, & 4 TIER RATES	($3.12)	**($2.98)**	$0.14	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($7.88)	**($7.53)**	$0.35	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	($6.40)	**($6.11)**	$0.29	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	($8.63)	**($8.24)**	$0.39	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($6.24)	**($5.96)**	$0.28	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($8.79)	**($8.40)**	$0.39	-4.4%	10/1/2014	0.0%	-4.4%
Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.32)	**($2.23)**	$0.09	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($5.86)	**($5.64)**	$0.22	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($4.76)	**($4.57)**	$0.19	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($6.41)	**($6.17)**	$0.24	-3.7%	10/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.64)	**($4.46)**	$0.18	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($6.54)	**($6.28)**	$0.26	-4.0%	10/1/2014	0.0%	-4.0%
Pre-hospital ems (Ambulance) at $100 copay from $0 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.41)**	$0.01	-2.4%	10/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.06)	**($1.04)**	$0.02	-1.9%	10/1/2014	0.0%	-1.9%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.84)**	$0.02	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	10/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	10/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.18)	**($1.16)**	$0.02	-1.7%	10/1/2014	0.0%	-1.7%
Pre-hospital ems (Ambulance) at $100 copay from $35 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.33)	**($0.33)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.83)	**($0.83)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.91)	**($0.91)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.66)	**($0.66)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.93)	**($0.93)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.66)	**($0.61)**	$0.05	-7.6%	10/1/2014	0.0%	-7.6%
TWO PERSON 3 & 4 TIER RATES	($0.53)	**($0.49)**	$0.04	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($0.72)	**($0.66)**	$0.06	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.52)	**($0.48)**	$0.04	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.73)	**($0.68)**	$0.05	-6.8%	10/1/2014	0.0%	-6.8%
Form CH1R4N0054 - new copays for HMO 100 product							
from $20/$20 OV copay to $25/$25 & $10/$40 OV copay							
SINGLE 2, 3, & 4 TIER RATES	($7.61)	**($7.66)**	($0.05)	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	($19.23)	**($19.36)**	($0.13)	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	($15.60)	**($15.70)**	($0.10)	0.6%	10/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	($21.04)	**($21.18)**	($0.14)	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($15.22)	**($15.32)**	($0.10)	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	($21.44)	**($21.59)**	($0.15)	0.7%	10/1/2014	0.0%	0.7%

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Emergency room at $100 copay from $50 copay							
SINGLE 2, 3, & 4 TIER RATES	($2.64)	**($2.66)**	($0.02)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	($6.67)	**($6.72)**	($0.05)	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	($5.41)	**($5.45)**	($0.04)	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	($7.30)	**($7.35)**	($0.05)	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.28)	**($5.32)**	($0.04)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	($7.44)	**($7.50)**	($0.06)	0.8%	10/1/2014	0.0%	0.8%
Pre-hospital ems (Ambulance) at $100 copay from $50 copay:							
SINGLE 2, 3, & 4 TIER RATES	($0.19)	**($0.18)**	$0.01	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 2 TIER RATES	($0.48)	**($0.45)**	$0.03	-6.2%	10/1/2014	0.0%	-6.2%
TWO PERSON 3 & 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	($0.53)	**($0.50)**	$0.03	-5.7%	10/1/2014	0.0%	-5.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.38)	**($0.36)**	$0.02	-5.3%	10/1/2014	0.0%	-5.3%
FAMILY 4 TIER RATES	($0.54)	**($0.51)**	$0.03	-5.6%	10/1/2014	0.0%	-5.6%
OV copay at $10/$30 or $0/$40 from $20/$20 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$20/$40 OV copay from $25/$25 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	($1.05)	**($1.05)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($2.65)	**($2.65)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($2.15)	**($2.15)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($2.90)	**($2.90)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.10)	**($2.10)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($2.96)	**($2.96)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$25/$40 OV copay from $25/$25 OV copay:							
SINGLE 2, 3, & 4 TIER RATES	($5.25)	**($5.29)**	($0.04)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	($13.27)	**($13.37)**	($0.10)	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	($10.76)	**($10.84)**	($0.08)	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	($14.52)	**($14.63)**	($0.11)	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.50)	**($10.58)**	($0.08)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	($14.79)	**($14.91)**	($0.12)	0.8%	10/1/2014	0.0%	0.8%
Form # CR1E4N0022: Waive Generic Oral Contraceptives Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $250 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.34	**$0.34**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.86	**$0.86**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.70	**$0.70**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.94	**$0.94**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.68	**$0.68**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.96	**$0.96**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form # C41A4N0016: Waive $500 IP Maternity Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.61	**$0.58**	($0.03)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	$1.54	**$1.47**	($0.07)	-4.5%	10/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$1.25	**$1.19**	($0.06)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$1.69	**$1.60**	($0.09)	-5.3%	10/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.22	**$1.16**	($0.06)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	$1.72	**$1.63**	($0.09)	-5.2%	10/1/2014	0.0%	-5.2%
Form # C41A4N0018: Waive $5 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.61	**$0.58**	($0.03)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	$1.54	**$1.47**	($0.07)	-4.5%	10/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$1.25	**$1.19**	($0.06)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$1.69	**$1.60**	($0.09)	-5.3%	10/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.22	**$1.16**	($0.06)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	$1.72	**$1.63**	($0.09)	-5.2%	10/1/2014	0.0%	-5.2%
Form # C41A4N0018: Waive $8 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.88	**$0.83**	($0.05)	-5.7%	10/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	$2.22	**$2.10**	($0.12)	-5.4%	10/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	$1.80	**$1.70**	($0.10)	-5.6%	10/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	$2.43	**$2.29**	($0.14)	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.76	**$1.66**	($0.10)	-5.7%	10/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	$2.48	**$2.34**	($0.14)	-5.6%	10/1/2014	0.0%	-5.6%
Form # C41A4N0018: Waive $10 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$0.97	**$0.94**	($0.03)	-3.1%	10/1/2014	0.0%	-3.1%
FAMILY 2 TIER RATES	$2.45	**$2.38**	($0.07)	-2.9%	10/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$1.99	**$1.93**	($0.06)	-3.0%	10/1/2014	0.0%	-3.0%
FAMILY 3 TIER RATES	$2.68	**$2.60**	($0.08)	-3.0%	10/1/2014	0.0%	-3.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.94	**$1.88**	($0.06)	-3.1%	10/1/2014	0.0%	-3.1%
FAMILY 4 TIER RATES	$2.73	**$2.65**	($0.08)	-2.9%	10/1/2014	0.0%	-2.9%
Form # C41A4N0018: Waive $15 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.47	**$1.41**	($0.06)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$3.71	**$3.56**	($0.15)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$3.01	**$2.89**	($0.12)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$4.06	**$3.90**	($0.16)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.94	**$2.82**	($0.12)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$4.14	**$3.97**	($0.17)	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form # C41A4N0018: Waive $20 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$1.86	**$1.78**	($0.08)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$4.70	**$4.50**	($0.20)	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$3.81	**$3.65**	($0.16)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$5.14	**$4.92**	($0.22)	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.72	**$3.56**	($0.16)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$5.24	**$5.02**	($0.22)	-4.2%	10/1/2014	0.0%	-4.2%
Form # C41A4N0018: Waive $25 Pediatric PCP Copay							
SINGLE 2, 3, & 4 TIER RATES	$2.03	**$1.93**	($0.10)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	$5.13	**$4.88**	($0.25)	-4.9%	10/1/2014	0.0%	-4.9%
TWO PERSON 3 & 4 TIER RATES	$4.16	**$3.96**	($0.20)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$5.61	**$5.34**	($0.27)	-4.8%	10/1/2014	0.0%	-4.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.06	**$3.86**	($0.20)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	$5.72	**$5.44**	($0.28)	-4.9%	10/1/2014	0.0%	-4.9%
Form #CH1A4N0124: Catastrophic Coverage only - HMO 100 Products - HMO							
Remove 10% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($12.45)	**($12.55)**	($0.10)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	($31.46)	**($31.71)**	($0.25)	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	($25.52)	**($25.73)**	($0.21)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	($34.42)	**($34.70)**	($0.28)	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($24.90)	**($25.10)**	($0.20)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	($35.08)	**($35.37)**	($0.29)	0.8%	10/1/2014	0.0%	0.8%
Remove 20% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($11.88)	**($11.97)**	($0.09)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	($30.02)	**($30.25)**	($0.23)	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	($24.35)	**($24.54)**	($0.19)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	($32.85)	**($33.10)**	($0.25)	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($23.76)	**($23.94)**	($0.18)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	($33.48)	**($33.73)**	($0.25)	0.7%	10/1/2014	0.0%	0.7%
Form #CS1A4N0125: Catastrophic Coverage only - HMO 100 Products - POS							
Remove 30% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($1.20)	**($1.21)**	($0.01)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	($3.03)	**($3.06)**	($0.03)	1.0%	10/1/2014	0.0%	1.0%
TWO PERSON 3 & 4 TIER RATES	($2.46)	**($2.48)**	($0.02)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	($3.32)	**($3.35)**	($0.03)	0.9%	10/1/2014	0.0%	0.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.40)	**($2.42)**	($0.02)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	($3.38)	**($3.41)**	($0.03)	0.9%	10/1/2014	0.0%	0.9%
Remove 40% Coinsurance Benefits							
SINGLE 2, 3, & 4 TIER RATES	($1.05)	**($1.06)**	($0.01)	1.0%	10/1/2014	0.0%	1.0%
FAMILY 2 TIER RATES	($2.65)	**($2.68)**	($0.03)	1.1%	10/1/2014	0.0%	1.1%
TWO PERSON 3 & 4 TIER RATES	($2.15)	**($2.17)**	($0.02)	0.9%	10/1/2014	0.0%	0.9%
FAMILY 3 TIER RATES	($2.90)	**($2.93)**	($0.03)	1.0%	10/1/2014	0.0%	1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.10)	**($2.12)**	($0.02)	1.0%	10/1/2014	0.0%	1.0%
FAMILY 4 TIER RATES	($2.96)	**($2.99)**	($0.03)	1.0%	10/1/2014	0.0%	1.0%
Form #CS1R4N0122 - OON Ded/Coin/OOP max for HMO 100							
$250/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$13.31	**$13.41**	$0.10	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$33.63	**$33.89**	$0.26	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$27.29	**$27.49**	$0.20	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$36.80	**$37.08**	$0.28	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$26.62	**$26.82**	$0.20	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$37.51	**$37.79**	$0.28	0.7%	10/1/2014	0.0%	0.7%
$250/30%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$12.56	**$12.65**	$0.09	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$31.74	**$31.97**	$0.23	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$25.75	**$25.93**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$34.73	**$34.98**	$0.25	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.12	**$25.30**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$35.39	**$35.65**	$0.26	0.7%	10/1/2014	0.0%	0.7%
$250/30%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$11.38	**$11.47**	$0.09	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$28.76	**$28.98**	$0.22	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$23.33	**$23.51**	$0.18	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$31.47	**$31.71**	$0.24	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.76	**$22.94**	$0.18	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$32.07	**$32.32**	$0.25	0.8%	10/1/2014	0.0%	0.8%
$250/40%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.63	**$12.73**	$0.10	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$31.92	**$32.17**	$0.25	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$25.89	**$26.10**	$0.21	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$34.92	**$35.20**	$0.28	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.26	**$25.46**	$0.20	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$35.59	**$35.87**	$0.28	0.8%	10/1/2014	0.0%	0.8%
$250/40%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.69	**$11.77**	$0.08	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$29.54	**$29.74**	$0.20	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$23.96	**$24.13**	$0.17	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$32.32	**$32.54**	$0.22	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$23.38	**$23.54**	$0.16	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$32.94	**$33.17**	$0.23	0.7%	10/1/2014	0.0%	0.7%

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$250/40%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.72	**$9.79**	$0.07	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$24.56	**$24.74**	$0.18	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$19.93	**$20.07**	$0.14	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$26.88	**$27.07**	$0.19	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.44	**$19.58**	$0.14	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$27.39	**$27.59**	$0.20	0.7%	10/1/2014	0.0%	0.7%
$500/40%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.30	**$12.39**	$0.09	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$31.08	**$31.31**	$0.23	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$25.22	**$25.40**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$34.01	**$34.26**	$0.25	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.60	**$24.78**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$34.66	**$34.92**	$0.26	0.8%	10/1/2014	0.0%	0.8%
$500/40%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$11.26	**$11.35**	$0.09	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$28.45	**$28.68**	$0.23	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$23.08	**$23.27**	$0.19	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$31.13	**$31.38**	$0.25	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.52	**$22.70**	$0.18	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$31.73	**$31.98**	$0.25	0.8%	10/1/2014	0.0%	0.8%
$500/40%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$9.35	**$9.43**	$0.08	0.9%	10/1/2014	0.0%	0.9%
FAMILY 2 TIER RATES	$23.63	**$23.83**	$0.20	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$19.17	**$19.33**	$0.16	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$25.85	**$26.07**	$0.22	0.9%	10/1/2014	0.0%	0.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.70	**$18.86**	$0.16	0.9%	10/1/2014	0.0%	0.9%
FAMILY 4 TIER RATES	$26.35	**$26.57**	$0.22	0.8%	10/1/2014	0.0%	0.8%
$500/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.79	**$12.88**	$0.09	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$32.32	**$32.55**	$0.23	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$26.22	**$26.40**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$35.36	**$35.61**	$0.25	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$25.58	**$25.76**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$36.04	**$36.30**	$0.26	0.7%	10/1/2014	0.0%	0.7%
$500/30%/$10000							
SINGLE 2, 3, & 4 TIER RATES	$12.12	**$12.21**	$0.09	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$30.63	**$30.85**	$0.22	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$24.85	**$25.03**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 3 TIER RATES	$33.51	**$33.76**	$0.25	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.24	**$24.42**	$0.18	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$34.15	**$34.41**	$0.26	0.8%	10/1/2014	0.0%	0.8%
$500/30%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$10.86	**$10.94**	$0.08	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	$27.44	**$27.65**	$0.21	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$22.26	**$22.43**	$0.17	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$30.03	**$30.25**	$0.22	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.72	**$21.88**	$0.16	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	$30.60	**$30.83**	$0.23	0.8%	10/1/2014	0.0%	0.8%
Form #CH1R4N0123 - Change HMO 100 Network to HMO 200 Network							
Adjustment for 10% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$59.38	**$59.84**	$0.46	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$150.05	**$151.22**	$1.17	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$121.73	**$122.67**	$0.94	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$164.19	**$165.46**	$1.27	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$118.76	**$119.68**	$0.92	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$167.33	**$168.63**	$1.30	0.8%	10/1/2014	0.0%	0.8%
Adjustment for 20% coinsurance option							
SINGLE 2, 3, & 4 TIER RATES	$58.07	**$58.52**	$0.45	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	$146.74	**$147.88**	$1.14	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	$119.04	**$119.97**	$0.93	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	$160.56	**$161.81**	$1.25	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$116.14	**$117.04**	$0.90	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	$163.64	**$164.91**	$1.27	0.8%	10/1/2014	0.0%	0.8%
Form #CH1R4N0054_0504 - Riders for HMO 100 Products							
Office Visit from $20/$20 to $20/$30							
SINGLE 2, 3, & 4 TIER RATES	($10.65)	**($10.73)**	($0.08)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	($26.91)	**($27.11)**	($0.20)	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	($21.83)	**($22.00)**	($0.17)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	($29.45)	**($29.67)**	($0.22)	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($21.30)	**($21.46)**	($0.16)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	($30.01)	**($30.24)**	($0.23)	0.8%	10/1/2014	0.0%	0.8%
Emergency Room from $50 to $75							
SINGLE 2, 3, & 4 TIER RATES	($1.49)	**($1.50)**	($0.01)	0.7%	10/1/2014	0.0%	0.7%
FAMILY 2 TIER RATES	($3.77)	**($3.79)**	($0.02)	0.5%	10/1/2014	0.0%	0.5%
TWO PERSON 3 & 4 TIER RATES	($3.05)	**($3.08)**	($0.03)	1.0%	10/1/2014	0.0%	1.0%
FAMILY 3 TIER RATES	($4.12)	**($4.15)**	($0.03)	0.7%	10/1/2014	0.0%	0.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.98)	**($3.00)**	($0.02)	0.7%	10/1/2014	0.0%	0.7%
FAMILY 4 TIER RATES	($4.20)	**($4.23)**	($0.03)	0.7%	10/1/2014	0.0%	0.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Ambulance from $50 to $75							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.25)	**($0.25)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.21)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.28)	**($0.28)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.20)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.28)	**($0.28)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Urgent Care from $20 to $30							
SINGLE 2, 3, & 4 TIER RATES	($0.15)	**($0.14)**	$0.01	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 2 TIER RATES	($0.38)	**($0.35)**	$0.03	-7.9%	10/1/2014	0.0%	-7.9%
TWO PERSON 3 & 4 TIER RATES	($0.31)	**($0.29)**	$0.02	-6.5%	10/1/2014	0.0%	-6.5%
FAMILY 3 TIER RATES	($0.41)	**($0.39)**	$0.02	-4.9%	10/1/2014	0.0%	-4.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	10/1/2014	0.0%	-6.7%
FAMILY 4 TIER RATES	($0.42)	**($0.39)**	$0.03	-7.1%	10/1/2014	0.0%	-7.1%
Urgent Care from $20 to $40							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.44)**	($0.01)	2.3%	10/1/2014	0.0%	2.3%
FAMILY 2 TIER RATES	($1.09)	**($1.11)**	($0.02)	1.8%	10/1/2014	0.0%	1.8%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.90)**	($0.02)	2.3%	10/1/2014	0.0%	2.3%
FAMILY 3 TIER RATES	($1.19)	**($1.22)**	($0.03)	2.5%	10/1/2014	0.0%	2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.88)**	($0.02)	2.3%	10/1/2014	0.0%	2.3%
FAMILY 4 TIER RATES	($1.21)	**($1.24)**	($0.03)	2.5%	10/1/2014	0.0%	2.5%
Form Number: CS1R4N0122 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
HMO 100 - $500/80%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$8.39	**$8.04**	($0.35)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$21.20	**$20.32**	($0.88)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$17.20	**$16.48**	($0.72)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$23.20	**$22.23**	($0.97)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.78	**$16.08**	($0.70)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$23.64	**$22.66**	($0.98)	-4.1%	10/1/2014	0.0%	-4.1%
Form Number: HNPOS-2 - adds out-of-network deductible/coinsurance/out-of-pocket maximum options							
HMO 100 - $500/80%/unlimited							
SINGLE 2, 3, & 4 TIER RATES	$7.79	**$7.47**	($0.32)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$19.69	**$18.88**	($0.81)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$15.97	**$15.31**	($0.66)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$21.54	**$20.65**	($0.89)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.58	**$14.94**	($0.64)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$21.95	**$21.05**	($0.90)	-4.1%	10/1/2014	0.0%	-4.1%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 80%							
SINGLE 2, 3, & 4 TIER RATES	($4.21)	**($4.03)**	$0.18	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	($10.64)	**($10.18)**	$0.46	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	($8.63)	**($8.26)**	$0.37	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	($11.64)	**($11.14)**	$0.50	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.42)	**($8.06)**	$0.36	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	($11.86)	**($11.36)**	$0.50	-4.2%	10/1/2014	0.0%	-4.2%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - INN at 50%							
SINGLE 2, 3, & 4 TIER RATES	($2.25)	**($2.16)**	$0.09	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($5.69)	**($5.46)**	$0.23	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($4.61)	**($4.43)**	$0.18	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($6.22)	**($5.97)**	$0.25	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.50)	**($4.32)**	$0.18	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($6.34)	**($6.09)**	$0.25	-3.9%	10/1/2014	0.0%	-3.9%
Form LS1R4N0178 and LS1R3N0179 - Remove DME - OON at 50%							
SINGLE 2, 3, & 4 TIER RATES	($0.44)	**($0.43)**	$0.01	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 2 TIER RATES	($1.11)	**($1.09)**	$0.02	-1.8%	10/1/2014	0.0%	-1.8%
TWO PERSON 3 & 4 TIER RATES	($0.90)	**($0.88)**	$0.02	-2.2%	10/1/2014	0.0%	-2.2%
FAMILY 3 TIER RATES	($1.22)	**($1.19)**	$0.03	-2.5%	10/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.88)	**($0.86)**	$0.02	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 4 TIER RATES	($1.24)	**($1.21)**	$0.03	-2.4%	10/1/2014	0.0%	-2.4%
Form CS2R3N0129 - Catastrophic Coverage - removal of benefits							
Removing INN benefits (10% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($10.56)	**($10.13)**	$0.43	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($26.69)	**($25.60)**	$1.09	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($21.65)	**($20.77)**	$0.88	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($29.20)	**($28.01)**	$1.19	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($21.12)	**($20.26)**	$0.86	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($29.76)	**($28.55)**	$1.21	-4.1%	10/1/2014	0.0%	-4.1%
Removing INN benefits (20% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($9.81)	**($9.41)**	$0.40	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($24.79)	**($23.78)**	$1.01	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($20.11)	**($19.29)**	$0.82	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($27.12)	**($26.02)**	$1.10	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($19.62)	**($18.82)**	$0.80	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($27.64)	**($26.52)**	$1.12	-4.1%	10/1/2014	0.0%	-4.1%
Removing INN benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($8.98)	**($8.61)**	$0.37	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($22.69)	**($21.76)**	$0.93	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($18.41)	**($17.65)**	$0.76	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($24.83)	**($23.81)**	$1.02	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($17.96)	**($17.22)**	$0.74	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($25.31)	**($24.26)**	$1.05	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Removing OON benefits (30% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($1.14)	**($1.10)**	$0.04	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	($2.88)	**($2.78)**	$0.10	-3.5%	10/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	($2.34)	**($2.26)**	$0.08	-3.4%	10/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	($3.15)	**($3.04)**	$0.11	-3.5%	10/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.28)	**($2.20)**	$0.08	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	($3.21)	**($3.10)**	$0.11	-3.4%	10/1/2014	0.0%	-3.4%
Removing OON benefits (40% coinsurance)							
SINGLE 2, 3, & 4 TIER RATES	($1.09)	**($1.05)**	$0.04	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	($2.75)	**($2.65)**	$0.10	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($2.23)	**($2.15)**	$0.08	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	($3.01)	**($2.90)**	$0.11	-3.7%	10/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.18)	**($2.10)**	$0.08	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	($3.07)	**($2.96)**	$0.11	-3.6%	10/1/2014	0.0%	-3.6%
Form LH1R4S0185 - Remove erectile dysfunction drugs from Child Health Plus							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: CS1R4N0122 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 100 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$8.00	**$7.68**	($0.32)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$20.22	**$19.41**	($0.81)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$16.40	**$15.74**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$22.12	**$21.24**	($0.88)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.00	**$15.36**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$22.54	**$21.64**	($0.90)	-4.0%	10/1/2014	0.0%	-4.0%
Form Number: LS1G4N0004 - adds an out-of-network deductible/coinsurance/out-of-pocket maximum option							
HMO 200 - $1000/30%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$1.84	**$1.76**	($0.08)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$4.65	**$4.45**	($0.20)	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$3.77	**$3.61**	($0.16)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$5.09	**$4.87**	($0.22)	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.68	**$3.52**	($0.16)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$5.19	**$4.96**	($0.23)	-4.4%	10/1/2014	0.0%	-4.4%
Form Number: C41A4N0016 - Waive $1000 Copay for Inpatient Maternity HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$0.91	**$0.89**	($0.02)	-2.2%	10/1/2014	0.0%	-2.2%
FAMILY 2 TIER RATES	$2.30	**$2.25**	($0.05)	-2.2%	10/1/2014	0.0%	-2.2%
TWO PERSON 3 & 4 TIER RATES	$1.87	**$1.82**	($0.05)	-2.7%	10/1/2014	0.0%	-2.7%
FAMILY 3 TIER RATES	$2.52	**$2.46**	($0.06)	-2.4%	10/1/2014	0.0%	-2.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.82	**$1.78**	($0.04)	-2.2%	10/1/2014	0.0%	-2.2%
FAMILY 4 TIER RATES	$2.56	**$2.51**	($0.05)	-2.0%	10/1/2014	0.0%	-2.0%
Form Number: C41A4N0018 - Waive $30 Copay for Pediatric Sick Visits HMO 100 & 200							
SINGLE 2, 3, & 4 TIER RATES	$3.50	**$3.52**	$0.02	0.6%	10/1/2014	0.0%	0.6%
FAMILY 2 TIER RATES	$8.84	**$8.90**	$0.06	0.7%	10/1/2014	0.0%	0.7%
TWO PERSON 3 & 4 TIER RATES	$7.18	**$7.22**	$0.04	0.6%	10/1/2014	0.0%	0.6%
FAMILY 3 TIER RATES	$9.68	**$9.73**	$0.05	0.5%	10/1/2014	0.0%	0.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.00	**$7.04**	$0.04	0.6%	10/1/2014	0.0%	0.6%
FAMILY 4 TIER RATES	$9.86	**$9.92**	$0.06	0.6%	10/1/2014	0.0%	0.6%
Form Number: CH1R4N0241 - Inpatient Hospital $1000 Copay (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($11.10)	**($10.64)**	$0.46	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($28.05)	**($26.89)**	$1.16	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($22.76)	**($21.81)**	$0.95	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	($30.69)	**($29.42)**	$1.27	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($22.20)	**($21.28)**	$0.92	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($31.28)	**($29.98)**	$1.30	-4.2%	10/1/2014	0.0%	-4.2%
Form Number: CH1R4N0242 - HMO 100 - Ambulatory Surgery $150 Copay (from $75)							
SINGLE 2, 3, & 4 TIER RATES	($1.98)	**($1.89)**	$0.09	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($5.00)	**($4.78)**	$0.22	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	($4.06)	**($3.87)**	$0.19	-4.7%	10/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($5.47)	**($5.23)**	$0.24	-4.4%	10/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.96)	**($3.78)**	$0.18	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($5.58)	**($5.33)**	$0.25	-4.5%	10/1/2014	0.0%	-4.5%
Form Number: CH1R4N0243 - Office visit copay $30/$50 (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($19.50)	**($19.65)**	($0.15)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 2 TIER RATES	($49.28)	**($49.66)**	($0.38)	0.8%	10/1/2014	0.0%	0.8%
TWO PERSON 3 & 4 TIER RATES	($39.97)	**($40.28)**	($0.31)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 3 TIER RATES	($53.92)	**($54.33)**	($0.41)	0.8%	10/1/2014	0.0%	0.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($39.00)	**($39.30)**	($0.30)	0.8%	10/1/2014	0.0%	0.8%
FAMILY 4 TIER RATES	($54.95)	**($55.37)**	($0.42)	0.8%	10/1/2014	0.0%	0.8%
Form Number: CH1R4N0243 - Emergency Room at $150 copay (HMO 100)							
SINGLE 2, 3, & 4 TIER RATES	($4.42)	**($4.24)**	$0.18	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($11.17)	**($10.71)**	$0.46	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($9.06)	**($8.69)**	$0.37	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($12.22)	**($11.72)**	$0.50	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.84)	**($8.48)**	$0.36	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($12.46)	**($11.95)**	$0.51	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM# HNDRUG-HMO.1 & HNDRUG-HMO.1(0602) - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$1 / $1 / na							
SINGLE 2, 3, & 4 TIER RATES	$188.75	**$186.88**	($1.87)	-1.0%	10/1/2014	0.0%	-1.0%
FAMILY 2 TIER RATES	$477.00	**$472.24**	($4.76)	-1.0%	10/1/2014	0.0%	-1.0%
TWO PERSON 3 & 4 TIER RATES	$386.96	**$383.10**	($3.86)	-1.0%	10/1/2014	0.0%	-1.0%
FAMILY 3 TIER RATES	$521.92	**$516.72**	($5.20)	-1.0%	10/1/2014	0.0%	-1.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$377.52	**$373.76**	($3.76)	-1.0%	10/1/2014	0.0%	-1.0%
FAMILY 4 TIER RATES	$531.92	**$526.62**	($5.30)	-1.0%	10/1/2014	0.0%	-1.0%
$3 / $3 / na							
SINGLE 2, 3, & 4 TIER RATES	$185.58	**$184.91**	($0.67)	-0.4%	10/1/2014	0.0%	-0.4%
FAMILY 2 TIER RATES	$468.96	**$467.30**	($1.66)	-0.4%	10/1/2014	0.0%	-0.4%
TWO PERSON 3 & 4 TIER RATES	$380.44	**$379.08**	($1.36)	-0.4%	10/1/2014	0.0%	-0.4%
FAMILY 3 TIER RATES	$513.12	**$511.30**	($1.82)	-0.4%	10/1/2014	0.0%	-0.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$371.16	**$369.84**	($1.32)	-0.4%	10/1/2014	0.0%	-0.4%
FAMILY 4 TIER RATES	$522.96	**$521.10**	($1.86)	-0.4%	10/1/2014	0.0%	-0.4%
$5 / $5 / na							
SINGLE 2, 3, & 4 TIER RATES	$182.69	**$183.17**	$0.48	0.3%	10/1/2014	0.0%	0.3%
FAMILY 2 TIER RATES	$461.68	**$462.90**	$1.22	0.3%	10/1/2014	0.0%	0.3%
TWO PERSON 3 & 4 TIER RATES	$374.54	**$375.52**	$0.98	0.3%	10/1/2014	0.0%	0.3%
FAMILY 3 TIER RATES	$505.16	**$506.50**	$1.34	0.3%	10/1/2014	0.0%	0.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$365.40	**$366.36**	$0.96	0.3%	10/1/2014	0.0%	0.3%
FAMILY 4 TIER RATES	$514.84	**$516.20**	$1.36	0.3%	10/1/2014	0.0%	0.3%
NO PAY THE DIFFERENCE							
$10 / $20 / $40							
SINGLE 2, 3, & 4 TIER RATES	$164.41	**$161.67**	($2.74)	-1.7%	10/1/2014	0.0%	-1.7%
FAMILY 2 TIER RATES	$415.48	**$408.56**	($6.92)	-1.7%	10/1/2014	0.0%	-1.7%
TWO PERSON 3 & 4 TIER RATES	$337.06	**$331.44**	($5.62)	-1.7%	10/1/2014	0.0%	-1.7%
FAMILY 3 TIER RATES	$454.62	**$447.04**	($7.58)	-1.7%	10/1/2014	0.0%	-1.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$328.84	**$323.36**	($5.48)	-1.7%	10/1/2014	0.0%	-1.7%
FAMILY 4 TIER RATES	$463.34	**$455.62**	($7.72)	-1.7%	10/1/2014	0.0%	-1.7%
$5 / $10 / $25							
SINGLE 2, 3, & 4 TIER RATES	$177.21	**$173.58**	($3.63)	-2.0%	10/1/2014	0.0%	-2.0%
FAMILY 2 TIER RATES	$447.84	**$438.64**	($9.20)	-2.1%	10/1/2014	0.0%	-2.1%
TWO PERSON 3 & 4 TIER RATES	$363.30	**$355.84**	($7.46)	-2.1%	10/1/2014	0.0%	-2.1%
FAMILY 3 TIER RATES	$490.02	**$479.94**	($10.08)	-2.1%	10/1/2014	0.0%	-2.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$354.44	**$347.16**	($7.28)	-2.1%	10/1/2014	0.0%	-2.1%
FAMILY 4 TIER RATES	$499.40	**$489.14**	($10.26)	-2.1%	10/1/2014	0.0%	-2.1%
$5 / $15 / $35							
SINGLE 2, 3, & 4 TIER RATES	$172.42	**$166.61**	($5.81)	-3.4%	10/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$435.70	**$421.04**	($14.66)	-3.4%	10/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$353.46	**$341.58**	($11.88)	-3.4%	10/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$476.74	**$460.70**	($16.04)	-3.4%	10/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$344.84	**$333.24**	($11.60)	-3.4%	10/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$485.88	**$469.54**	($16.34)	-3.4%	10/1/2014	0.0%	-3.4%
$7 / $15 / $35							
SINGLE 2, 3, & 4 TIER RATES	$170.82	**$166.58**	($4.24)	-2.5%	10/1/2014	0.0%	-2.5%
FAMILY 2 TIER RATES	$431.66	**$420.94**	($10.72)	-2.5%	10/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$350.18	**$341.48**	($8.70)	-2.5%	10/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	$472.32	**$460.60**	($11.72)	-2.5%	10/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$341.64	**$333.16**	($8.48)	-2.5%	10/1/2014	0.0%	-2.5%
FAMILY 4 TIER RATES	$481.38	**$469.42**	($11.96)	-2.5%	10/1/2014	0.0%	-2.5%
$7 / $25 / $40							
SINGLE 2, 3, & 4 TIER RATES	$162.83	**$157.36**	($5.47)	-3.4%	10/1/2014	0.0%	-3.4%
FAMILY 2 TIER RATES	$411.50	**$397.64**	($13.86)	-3.4%	10/1/2014	0.0%	-3.4%
TWO PERSON 3 & 4 TIER RATES	$333.82	**$322.58**	($11.24)	-3.4%	10/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$450.26	**$435.10**	($15.16)	-3.4%	10/1/2014	0.0%	-3.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$325.68	**$314.72**	($10.96)	-3.4%	10/1/2014	0.0%	-3.4%
FAMILY 4 TIER RATES	$458.88	**$443.44**	($15.44)	-3.4%	10/1/2014	0.0%	-3.4%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM # CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
NO ANNUAL MAXIMUM BENEFIT							
MAIL ORDER COPAY EACH 30 DAYS							
NO DEDUCTIBLE							
PAY THE DIFFERENCE							
$7 generic only - unmanaged							
SINGLE 2, 3, & 4 TIER RATES	$76.96	**$50.60**	($26.36)	-34.3%	10/1/2014	0.0%	-34.3%
FAMILY 2 TIER RATES	$194.48	**$127.87**	($66.61)	-34.3%	10/1/2014	0.0%	-34.3%
TWO PERSON 3 & 4 TIER RATES	$157.77	**$103.73**	($54.04)	-34.3%	10/1/2014	0.0%	-34.3%
FAMILY 3 TIER RATES	$212.79	**$139.91**	($72.88)	-34.2%	10/1/2014	0.0%	-34.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$153.92	**$101.20**	($52.72)	-34.3%	10/1/2014	0.0%	-34.3%
FAMILY 4 TIER RATES	$216.87	**$142.59**	($74.28)	-34.3%	10/1/2014	0.0%	-34.3%
$10 generic only - unmanaged							
SINGLE 2, 3, & 4 TIER RATES	$72.98	**$48.71**	($24.27)	-33.3%	10/1/2014	0.0%	-33.3%
FAMILY 2 TIER RATES	$184.42	**$123.09**	($61.33)	-33.3%	10/1/2014	0.0%	-33.3%
TWO PERSON 3 & 4 TIER RATES	$149.61	**$99.86**	($49.75)	-33.3%	10/1/2014	0.0%	-33.3%
FAMILY 3 TIER RATES	$201.79	**$134.68**	($67.11)	-33.3%	10/1/2014	0.0%	-33.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$145.96	**$97.42**	($48.54)	-33.3%	10/1/2014	0.0%	-33.3%
FAMILY 4 TIER RATES	$205.66	**$137.26**	($68.40)	-33.3%	10/1/2014	0.0%	-33.3%
$5/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$153.65	**$151.51**	($2.14)	-1.4%	10/1/2014	0.0%	-1.4%
FAMILY 2 TIER RATES	$388.27	**$382.87**	($5.40)	-1.4%	10/1/2014	0.0%	-1.4%
TWO PERSON 3 & 4 TIER RATES	$314.98	**$310.60**	($4.38)	-1.4%	10/1/2014	0.0%	-1.4%
FAMILY 3 TIER RATES	$424.84	**$418.93**	($5.91)	-1.4%	10/1/2014	0.0%	-1.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$307.30	**$303.02**	($4.28)	-1.4%	10/1/2014	0.0%	-1.4%
FAMILY 4 TIER RATES	$432.99	**$426.96**	($6.03)	-1.4%	10/1/2014	0.0%	-1.4%
$7/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$158.26	**$151.27**	($6.99)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	$399.92	**$382.26**	($17.66)	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	$324.43	**$310.10**	($14.33)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$437.59	**$418.26**	($19.33)	-4.4%	10/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$316.52	**$302.54**	($13.98)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	$445.98	**$426.28**	($19.70)	-4.4%	10/1/2014	0.0%	-4.4%
$10/$30/$50							
SINGLE 2, 3, & 4 TIER RATES	$155.95	**$151.37**	($4.58)	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$394.09	**$382.51**	($11.58)	-2.9%	10/1/2014	0.0%	-2.9%
TWO PERSON 3 & 4 TIER RATES	$319.70	**$310.31**	($9.39)	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	$431.20	**$418.54**	($12.66)	-2.9%	10/1/2014	0.0%	-2.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$311.90	**$302.74**	($9.16)	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$439.47	**$426.56**	($12.91)	-2.9%	10/1/2014	0.0%	-2.9%
$10/$50/$100							
SINGLE 2, 3, & 4 TIER RATES	$140.18	**$133.17**	($7.01)	-5.0%	10/1/2014	0.0%	-5.0%
FAMILY 2 TIER RATES	$354.23	**$336.52**	($17.71)	-5.0%	10/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$287.37	**$273.00**	($14.37)	-5.0%	10/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$387.60	**$368.22**	($19.38)	-5.0%	10/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$280.36	**$266.34**	($14.02)	-5.0%	10/1/2014	0.0%	-5.0%
FAMILY 4 TIER RATES	$395.03	**$375.27**	($19.76)	-5.0%	10/1/2014	0.0%	-5.0%
Mail Order - 1 Copay per 30 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Mail Order - 1 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$1.61	**$1.83**	$0.22	13.7%	10/1/2014	0.0%	13.7%
FAMILY 2 TIER RATES	$4.07	**$4.62**	$0.55	13.5%	10/1/2014	0.0%	13.5%
TWO PERSON 3 & 4 TIER RATES	$3.30	**$3.75**	$0.45	13.6%	10/1/2014	0.0%	13.6%
FAMILY 3 TIER RATES	$4.45	**$5.06**	$0.61	13.7%	10/1/2014	0.0%	13.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.22	**$3.66**	$0.44	13.7%	10/1/2014	0.0%	13.7%
FAMILY 4 TIER RATES	$4.54	**$5.16**	$0.62	13.7%	10/1/2014	0.0%	13.7%
Mail Order - 2 Copays per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.74	**$0.84**	$0.10	13.5%	10/1/2014	0.0%	13.5%
FAMILY 2 TIER RATES	$1.87	**$2.12**	$0.25	13.4%	10/1/2014	0.0%	13.4%
TWO PERSON 3 & 4 TIER RATES	$1.52	**$1.72**	$0.20	13.2%	10/1/2014	0.0%	13.2%
FAMILY 3 TIER RATES	$2.05	**$2.32**	$0.27	13.2%	10/1/2014	0.0%	13.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.48	**$1.68**	$0.20	13.5%	10/1/2014	0.0%	13.5%
FAMILY 4 TIER RATES	$2.09	**$2.37**	$0.28	13.4%	10/1/2014	0.0%	13.4%
Form Number: CR1E4N0190 - Mail Order - 2.5 Copay per 90 Day Supply							
SINGLE 2, 3, & 4 TIER RATES	$0.44	**$0.51**	$0.07	15.9%	10/1/2014	0.0%	15.9%
FAMILY 2 TIER RATES	$1.11	**$1.29**	$0.18	16.2%	10/1/2014	0.0%	16.2%
TWO PERSON 3 & 4 TIER RATES	$0.90	**$1.05**	$0.15	16.7%	10/1/2014	0.0%	16.7%
FAMILY 3 TIER RATES	$1.22	**$1.41**	$0.19	15.6%	10/1/2014	0.0%	15.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.88	**$1.02**	$0.14	15.9%	10/1/2014	0.0%	15.9%
FAMILY 4 TIER RATES	$1.24	**$1.44**	$0.20	16.1%	10/1/2014	0.0%	16.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 months with 2.5 copays per 90 days							
SINGLE 2, 3, & 4 TIER RATES	($2.81)	**($2.70)**	$0.11	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($7.10)	**($6.82)**	$0.28	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	($5.76)	**($5.54)**	$0.22	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	($7.77)	**($7.47)**	$0.30	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.62)	**($5.40)**	$0.22	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($7.92)	**($7.61)**	$0.31	-3.9%	10/1/2014	0.0%	-3.9%
Form Number: LR1E4N0224 - Mandatory Mail Order after 2 months with 3 copays per 90 days							
SINGLE 2, 3, & 4 TIER RATES	($4.30)	**($4.12)**	$0.18	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($10.87)	**($10.41)**	$0.46	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	($8.82)	**($8.45)**	$0.37	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	($11.89)	**($11.39)**	$0.50	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.60)	**($8.24)**	$0.36	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	($12.12)	**($11.61)**	$0.51	-4.2%	10/1/2014	0.0%	-4.2%
PAY THE DIFFERENCE ADJUSTMENT FACTORS							
Pay the Difference	0.928	**0.928**	0.000	0.0%	10/1/2014	0.0%	0.0%
No Pay the Difference	1.000	**1.000**	0.000	0.0%	10/1/2014	0.0%	0.0%
DEDUCTIBLE FACTORS							
Annual Deductible - $50	0.937	**0.937**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $100	0.891	**0.891**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $250	0.776	**0.776**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $500	0.642	**0.642**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.473	**0.473**	0.000	0.0%	10/1/2014	0.0%	0.0%
No Deductible	1.000	**1.000**	0.000	0.0%	10/1/2014	0.0%	0.0%
Three tier only; applies to brand and non-formulary							
Annual Deductible - $100	0.862	**0.862**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $250	0.726	**0.726**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $500	0.578	**0.578**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Deductible - $1000	0.397	**0.397**	0.000	0.0%	10/1/2014	0.0%	0.0%
ANNUAL MAXIMUM FACTORS							
Annual Maximum - $500	0.408	**0.408**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $1000	0.577	**0.577**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $1500	0.683	**0.683**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $2000	0.757	**0.757**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $2500	0.811	**0.811**	0.000	0.0%	10/1/2014	0.0%	0.0%
Annual Maximum - $5000	0.943	**0.943**	0.000	0.0%	10/1/2014	0.0%	0.0%
No Maximum	1.000	**1.000**	0.000	0.0%	10/1/2014	0.0%	0.0%
CONTRACEPTIVE FACTOR							
Contraceptives Included	1.000	**1.000**	0.000	0.0%	10/1/2014	0.0%	0.0%
Contraceptives Excluded*	1.000	**1.000**	0.000	0.0%	10/1/2014	0.0%	0.0%
* Contraceptive can be excluded with rider HN-HMO.MAND-12 for qualified groups by a factor of				**0.968**			
Form Number: LS3A3N0208							
Medical Carry Over Deductible Factors - to be applied to the base medical rate (credits 4th quarter payments to current and following year)							
Deductible							
$250	0.014	**0.014**	0.000	0.0%	10/1/2014	0.0%	0.0%
$500	0.024	**0.024**	0.000	0.0%	10/1/2014	0.0%	0.0%
$1,000	0.041	**0.041**	0.000	0.0%	10/1/2014	0.0%	0.0%
Form Number: LR1A4N0230							
Drug Carry Over Deductible Factors - to be applied to the base drug rate (credits 4th quarter payments to current and following year)							
Deductible							
$50	0.016	**0.016**	0.000	0.0%	10/1/2014	0.0%	0.0%
$100	0.027	**0.027**	0.000	0.0%	10/1/2014	0.0%	0.0%
$250	0.056	**0.056**	0.000	0.0%	10/1/2014	0.0%	0.0%
$500	0.089	**0.089**	0.000	0.0%	10/1/2014	0.0%	0.0%
$1,000	0.132	**0.132**	0.000	0.0%	10/1/2014	0.0%	0.0%
FORM NUMBER: CR1A4N0096 - PRESCRIPTION DRUG RIDER (GENERIC / BRAND FORMULARY / BRAND NON-FORMULARY)							
RX OPTIONS TO BE SOLD WITH HMO GROUP PLAN.							
$10/$30/50%							
SINGLE 2, 3, & 4 TIER RATES	$149.34	**$141.75**	($7.59)	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	$377.38	**$358.20**	($19.18)	-5.1%	10/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	$306.15	**$290.59**	($15.56)	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 3 TIER RATES	$412.93	**$391.94**	($20.99)	-5.1%	10/1/2014	0.0%	-5.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$298.68	**$283.50**	($15.18)	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	$420.84	**$399.45**	($21.39)	-5.1%	10/1/2014	0.0%	-5.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Timothy's Law Specialist Copay C41R4A0278							
Remove Previous Benefit							
SINGLE 2, 3, & 4 TIER RATES	($2.94)	**($2.82)**	$0.12	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($7.43)	**($7.13)**	$0.30	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($6.03)	**($5.78)**	$0.25	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($8.13)	**($7.80)**	$0.33	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.88)	**($5.64)**	$0.24	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($8.28)	**($7.95)**	$0.33	-4.0%	10/1/2014	0.0%	-4.0%
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$9.03	**$8.66**	($0.37)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$22.82	**$21.88**	($0.94)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$18.51	**$17.75**	($0.76)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$24.97	**$23.94**	($1.03)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.06	**$17.32**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$25.45	**$24.40**	($1.05)	-4.1%	10/1/2014	0.0%	-4.1%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$7.89	**$7.57**	($0.32)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$19.94	**$19.13**	($0.81)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$16.17	**$15.52**	($0.65)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$21.82	**$20.93**	($0.89)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.78	**$15.14**	($0.64)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$22.23	**$21.33**	($0.90)	-4.0%	10/1/2014	0.0%	-4.0%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$7.55	**$7.25**	($0.30)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$19.08	**$18.32**	($0.76)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$15.48	**$14.86**	($0.62)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$20.88	**$20.05**	($0.83)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.10	**$14.50**	($0.60)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$21.28	**$20.43**	($0.85)	-4.0%	10/1/2014	0.0%	-4.0%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$6.93	**$6.66**	($0.27)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$17.51	**$16.83**	($0.68)	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$14.21	**$13.65**	($0.56)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$19.16	**$18.41**	($0.75)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.86	**$13.32**	($0.54)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$19.53	**$18.77**	($0.76)	-3.9%	10/1/2014	0.0%	-3.9%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$6.26	**$6.01**	($0.25)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$15.82	**$15.19**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$12.83	**$12.32**	($0.51)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$17.31	**$16.62**	($0.69)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.52	**$12.02**	($0.50)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$17.64	**$16.94**	($0.70)	-4.0%	10/1/2014	0.0%	-4.0%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$5.58	**$5.35**	($0.23)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.10	**$13.52**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.44	**$10.97**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$15.43	**$14.79**	($0.64)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.16	**$10.70**	($0.46)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.72	**$15.08**	($0.64)	-4.1%	10/1/2014	0.0%	-4.1%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$4.98	**$4.77**	($0.21)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$12.58	**$12.05**	($0.53)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$10.21	**$9.78**	($0.43)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$13.77	**$13.19**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.96	**$9.54**	($0.42)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$14.03	**$13.44**	($0.59)	-4.2%	10/1/2014	0.0%	-4.2%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$3.96	**$3.81**	($0.15)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$10.01	**$9.63**	($0.38)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$8.12	**$7.81**	($0.31)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$10.95	**$10.53**	($0.42)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.92	**$7.62**	($0.30)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$11.16	**$10.74**	($0.42)	-3.8%	10/1/2014	0.0%	-3.8%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$3.02	**$2.89**	($0.13)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$7.63	**$7.30**	($0.33)	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$6.19	**$5.92**	($0.27)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$8.35	**$7.99**	($0.36)	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.04	**$5.78**	($0.26)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$8.51	**$8.14**	($0.37)	-4.3%	10/1/2014	0.0%	-4.3%

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Biological Mental Illness C41R4A0278							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$2.29	**$2.20**	($0.09)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$5.79	**$5.56**	($0.23)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$4.69	**$4.51**	($0.18)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$6.33	**$6.08**	($0.25)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.58	**$4.40**	($0.18)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$6.45	**$6.20**	($0.25)	-3.9%	10/1/2014	0.0%	-3.9%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$1.94	**$1.85**	($0.09)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$4.90	**$4.67**	($0.23)	-4.7%	10/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$3.98	**$3.79**	($0.19)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$5.36	**$5.12**	($0.24)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.88	**$3.70**	($0.18)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$5.47	**$5.21**	($0.26)	-4.8%	10/1/2014	0.0%	-4.8%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$1.82	**$1.74**	($0.08)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	$4.60	**$4.40**	($0.20)	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$3.73	**$3.57**	($0.16)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$5.03	**$4.81**	($0.22)	-4.4%	10/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.64	**$3.48**	($0.16)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	$5.13	**$4.90**	($0.23)	-4.5%	10/1/2014	0.0%	-4.5%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$1.61	**$1.55**	($0.06)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.07	**$3.92**	($0.15)	-3.7%	10/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$3.30	**$3.18**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$4.45	**$4.29**	($0.16)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.22	**$3.10**	($0.12)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$4.54	**$4.37**	($0.17)	-3.7%	10/1/2014	0.0%	-3.7%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$1.49	**$1.43**	($0.06)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$3.77	**$3.61**	($0.16)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$3.05	**$2.93**	($0.12)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$4.12	**$3.95**	($0.17)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.98	**$2.86**	($0.12)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$4.20	**$4.03**	($0.17)	-4.0%	10/1/2014	0.0%	-4.0%
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$1.31	**$1.25**	($0.06)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$3.31	**$3.16**	($0.15)	-4.5%	10/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$2.69	**$2.56**	($0.13)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$3.62	**$3.46**	($0.16)	-4.4%	10/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.62	**$2.50**	($0.12)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$3.69	**$3.52**	($0.17)	-4.6%	10/1/2014	0.0%	-4.6%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$1.08	**$1.04**	($0.04)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.73	**$2.63**	($0.10)	-3.7%	10/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$2.21	**$2.13**	($0.08)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$2.99	**$2.88**	($0.11)	-3.7%	10/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.16	**$2.08**	($0.08)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.04	**$2.93**	($0.11)	-3.6%	10/1/2014	0.0%	-3.6%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$0.78	**$0.74**	($0.04)	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 2 TIER RATES	$1.97	**$1.87**	($0.10)	-5.1%	10/1/2014	0.0%	-5.1%
TWO PERSON 3 & 4 TIER RATES	$1.60	**$1.52**	($0.08)	-5.0%	10/1/2014	0.0%	-5.0%
FAMILY 3 TIER RATES	$2.16	**$2.05**	($0.11)	-5.1%	10/1/2014	0.0%	-5.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.56	**$1.48**	($0.08)	-5.1%	10/1/2014	0.0%	-5.1%
FAMILY 4 TIER RATES	$2.20	**$2.09**	($0.11)	-5.0%	10/1/2014	0.0%	-5.0%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$0.52	**$0.50**	($0.02)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$1.31	**$1.26**	($0.05)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$1.07	**$1.03**	($0.04)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$1.44	**$1.38**	($0.06)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.04	**$1.00**	($0.04)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$1.47	**$1.41**	($0.06)	-4.1%	10/1/2014	0.0%	-4.1%
Product Rationalization - HMO 100 - LH1R4N0297							
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
PT/OT/ST - 30 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.57	**$0.55**	($0.02)	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$1.44	**$1.39**	($0.05)	-3.5%	10/1/2014	0.0%	-3.5%
TWO PERSON 3 & 4 TIER RATES	$1.17	**$1.13**	($0.04)	-3.4%	10/1/2014	0.0%	-3.4%
FAMILY 3 TIER RATES	$1.58	**$1.52**	($0.06)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.14	**$1.10**	($0.04)	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$1.61	**$1.55**	($0.06)	-3.7%	10/1/2014	0.0%	-3.7%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.69)	**($0.66)**	$0.03	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	($1.74)	**($1.67)**	$0.07	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($1.41)	**($1.35)**	$0.06	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	($1.91)	**($1.82)**	$0.09	-4.7%	10/1/2014	0.0%	-4.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.38)	**($1.32)**	$0.06	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	($1.94)	**($1.86)**	$0.08	-4.1%	10/1/2014	0.0%	-4.1%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($2.00)	**($1.91)**	$0.09	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	($5.05)	**($4.83)**	$0.22	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	($4.10)	**($3.92)**	$0.18	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	($5.53)	**($5.28)**	$0.25	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.00)	**($3.82)**	$0.18	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	($5.64)	**($5.38)**	$0.26	-4.6%	10/1/2014	0.0%	-4.6%
Product Rationalization - HMO with POS 100 - LS1R3N0298							
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	10/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	10/1/2014	0.0%	-8.1%
Pros & Orths - Deductible/Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
PT/OT/ST - 30 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Out-of-Network Annual Max $1 Million							
SINGLE 2, 3, & 4 TIER RATES	$1.10	**$1.06**	($0.04)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$2.78	**$2.68**	($0.10)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.26	**$2.17**	($0.09)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$3.04	**$2.93**	($0.11)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.20	**$2.12**	($0.08)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$3.10	**$2.99**	($0.11)	-3.5%	10/1/2014	0.0%	-3.5%
Product Rationalization - HMO with POS 100 - CS1R4N0122							
OON $2000/20%/$5000							
SINGLE 2, 3, & 4 TIER RATES	$12.45	**$11.94**	($0.51)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$31.46	**$30.17**	($1.29)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$25.52	**$24.48**	($1.04)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$34.42	**$33.01**	($1.41)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$24.90	**$23.88**	($1.02)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$35.08	**$33.65**	($1.43)	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - BH1R4N0299							
Retire HMO 200 Advantage Network							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LH1R4N0312							
OON Prosthetics & Orthotics							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - HMO 200 - LS1G4N0004							
Vision to Specialist $15 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	10/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	10/1/2014	0.0%	-8.1%
Vision to Specialist $20 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.38)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.96)	**($0.96)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.78)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($1.05)	**($1.05)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.76)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($1.07)	**($1.07)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Vision to Specialist $20 (from $15)							
SINGLE 2, 3, & 4 TIER RATES	($0.11)	**($0.10)**	$0.01	-9.1%	10/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	10/1/2014	0.0%	-10.7%
TWO PERSON 3 & 4 TIER RATES	($0.23)	**($0.21)**	$0.02	-8.7%	10/1/2014	0.0%	-8.7%
FAMILY 3 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	10/1/2014	0.0%	-6.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.22)	**($0.20)**	$0.02	-9.1%	10/1/2014	0.0%	-9.1%
FAMILY 4 TIER RATES	($0.31)	**($0.28)**	$0.03	-9.7%	10/1/2014	0.0%	-9.7%
Alc & SA rehab to Specialist $15 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Alc & SA rehab to Specialist $20 (from $10)							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Alc & SA rehab to Specialist $20 (from $15)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Home Health Care - 100 Days							
SINGLE 2, 3, & 4 TIER RATES	($0.84)	**($0.79)**	$0.05	-6.0%	10/1/2014	0.0%	-6.0%
FAMILY 2 TIER RATES	($2.12)	**($2.00)**	$0.12	-5.7%	10/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($1.72)	**($1.62)**	$0.10	-5.8%	10/1/2014	0.0%	-5.8%
FAMILY 3 TIER RATES	($2.32)	**($2.18)**	$0.14	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.68)	**($1.58)**	$0.10	-6.0%	10/1/2014	0.0%	-6.0%
FAMILY 4 TIER RATES	($2.37)	**($2.23)**	$0.14	-5.9%	10/1/2014	0.0%	-5.9%
Home Health Care - 40 Days							
SINGLE 2, 3, & 4 TIER RATES	($2.30)	**($2.21)**	$0.09	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($5.81)	**($5.58)**	$0.23	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($4.72)	**($4.53)**	$0.19	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($6.36)	**($6.11)**	$0.25	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($4.60)	**($4.42)**	$0.18	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($6.48)	**($6.23)**	$0.25	-3.9%	10/1/2014	0.0%	-3.9%
PT/OT/ST 30 Visits Aggregate INN & OON							
SINGLE 2, 3, & 4 TIER RATES	$0.65	**$0.62**	($0.03)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$1.64	**$1.57**	($0.07)	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$1.33	**$1.27**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	$1.80	**$1.71**	($0.09)	-5.0%	10/1/2014	0.0%	-5.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.30	**$1.24**	($0.06)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$1.83	**$1.75**	($0.08)	-4.4%	10/1/2014	0.0%	-4.4%

HealthNow New York Inc.
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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
SNF - 60 Visits							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
IP Physical Rehab - 60 Days							
SINGLE 2, 3, & 4 TIER RATES	$0.01	**$0.01**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Annual Max $1,000,000							
SINGLE 2, 3, & 4 TIER RATES	$0.26	**$0.24**	($0.02)	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	$0.66	**$0.61**	($0.05)	-7.6%	10/1/2014	0.0%	-7.6%
TWO PERSON 3 & 4 TIER RATES	$0.53	**$0.49**	($0.04)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$0.72	**$0.66**	($0.06)	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.52	**$0.48**	($0.04)	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	$0.73	**$0.68**	($0.05)	-6.8%	10/1/2014	0.0%	-6.8%
IP Copay per Confinement (not treated as deductible)							
SINGLE 2, 3, & 4 TIER RATES	($0.44)	**($0.43)**	$0.01	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 2 TIER RATES	($1.11)	**($1.09)**	$0.02	-1.8%	10/1/2014	0.0%	-1.8%
TWO PERSON 3 & 4 TIER RATES	($0.90)	**($0.88)**	$0.02	-2.2%	10/1/2014	0.0%	-2.2%
FAMILY 3 TIER RATES	($1.22)	**($1.19)**	$0.03	-2.5%	10/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.88)	**($0.86)**	$0.02	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 4 TIER RATES	($1.24)	**($1.21)**	$0.03	-2.4%	10/1/2014	0.0%	-2.4%
Product Rationalization - HMO 100 - LH1R4N0297							
Urgent Care from PCP to Specialist $25/$40 (Capped at $35)							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.09)**	$0.01	-10.0%	10/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	10/1/2014	0.0%	-8.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.18)**	$0.03	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	10/1/2014	0.0%	-10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.18)**	$0.02	-10.0%	10/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	10/1/2014	0.0%	-10.7%
Urgent Care from PCP to Specialist $30/$50 (Capped at $35)							
SINGLE 2, 3, & 4 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.13)	**($0.13)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.10)	**($0.10)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.14)	**($0.14)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - HMO with POS 100 - LS1R3N0298							
OON Urgent Care to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - LR1E4N0295							
Min Pmt on Non-Formulary Rx							
$X/$20/Max(50%,$20)	-0.03%	**-0.03%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$25/Max(50%,$25)	-0.07%	**-0.07%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$30/Max(50%,$30)	-0.16%	**-0.16%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
$X/$50/Max(50%,$50)	-0.95%	**-0.95%**	0.00%	0.0%	10/1/2014	0.0%	0.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - L41A4S0306							
PCP copay for Diabetic Rx in an office							
$5	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$8	($0.07)	**($0.06)**	$0.01	-14.3%	10/1/2014	0.0%	-14.3%
$10	($0.10)	**($0.09)**	$0.01	-10.0%	10/1/2014	0.0%	-10.0%
$15	($0.33)	**($0.33)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
$20	($0.46)	**($0.45)**	$0.01	-2.2%	10/1/2014	0.0%	-2.2%
$25	($0.61)	**($0.58)**	$0.03	-4.9%	10/1/2014	0.0%	-4.9%
$30	($0.85)	**($0.80)**	$0.05	-5.9%	10/1/2014	0.0%	-5.9%
$35	($0.99)	**($0.96)**	$0.03	-3.0%	10/1/2014	0.0%	-3.0%
$40	($1.12)	**($1.08)**	$0.04	-3.6%	10/1/2014	0.0%	-3.6%
Product Rationalization - L33A3C0301 & L41A4C0302							
OOP max to include the deductible							
OON $1000 Ded / 30% Coin / $5000 OOP	0.14%	**0.14%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $1000 Ded / 40% Coin / $5000 OOP	0.17%	**0.17%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $2000 Ded / 30% Coin / $5000 OOP	0.29%	**0.29%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $250 Ded / 20% Coin / $5000 OOP	0.02%	**0.02%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $500 Ded / 20% Coin / $5000 OOP	0.05%	**0.05%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
OON $500 Ded / 30% Coin / $5000 OOP	0.07%	**0.07%**	0.00%	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - CR1A4N0096							
$5 / $30 / 50%	$153.65	**$142.21**	($11.44)	-7.4%	10/1/2014	0.0%	-7.4%
Product Rationalization - HMO 200 - LS1G4N0004							
Urgent Care from $0 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.43)	**($0.42)**	$0.01	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 2 TIER RATES	($1.09)	**($1.06)**	$0.03	-2.8%	10/1/2014	0.0%	-2.8%
TWO PERSON 3 & 4 TIER RATES	($0.88)	**($0.86)**	$0.02	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	($1.19)	**($1.16)**	$0.03	-2.5%	10/1/2014	0.0%	-2.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.86)	**($0.84)**	$0.02	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 4 TIER RATES	($1.21)	**($1.18)**	$0.03	-2.5%	10/1/2014	0.0%	-2.5%
Urgent Care from $5 PCP to $15 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.16)	**($0.15)**	$0.01	-6.3%	10/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	($0.40)	**($0.38)**	$0.02	-5.0%	10/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	($0.33)	**($0.31)**	$0.02	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	($0.44)	**($0.41)**	$0.03	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.32)	**($0.30)**	$0.02	-6.3%	10/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	($0.45)	**($0.42)**	$0.03	-6.7%	10/1/2014	0.0%	-6.7%
Urgent Care from $10 PCP to $20 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.13)	**($0.12)**	$0.01	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	10/1/2014	0.0%	-9.1%
TWO PERSON 3 & 4 TIER RATES	($0.27)	**($0.25)**	$0.02	-7.4%	10/1/2014	0.0%	-7.4%
FAMILY 3 TIER RATES	($0.36)	**($0.33)**	$0.03	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.37)	**($0.34)**	$0.03	-8.1%	10/1/2014	0.0%	-8.1%
Urgent Care from $10 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.38)	**($0.38)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.96)	**($0.96)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.78)	**($0.78)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($1.05)	**($1.05)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.76)	**($0.76)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($1.07)	**($1.07)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Urgent Care from $10 PCP to $35 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.42)	**($0.41)**	$0.01	-2.4%	10/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	($1.06)	**($1.04)**	$0.02	-1.9%	10/1/2014	0.0%	-1.9%
TWO PERSON 3 & 4 TIER RATES	($0.86)	**($0.84)**	$0.02	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	($1.16)	**($1.13)**	$0.03	-2.6%	10/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.84)	**($0.82)**	$0.02	-2.4%	10/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	($1.18)	**($1.16)**	$0.02	-1.7%	10/1/2014	0.0%	-1.7%
Urgent Care from $15 PCP to $25 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.12)	**($0.11)**	$0.01	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	10/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	10/1/2014	0.0%	-8.8%
Urgent Care from $20 PCP to $30 Spec							
SINGLE 2, 3, & 4 TIER RATES	($0.12)	**($0.11)**	$0.01	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	10/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	10/1/2014	0.0%	-8.8%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Product Rationalization - HMO 200 - LH1R4N0326							
OON Urgent Care from OON Ded/Coin to Specialist $10							
SINGLE 2, 3, & 4 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.13	**$0.13**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $15							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $20							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $25							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $30							
SINGLE 2, 3, & 4 TIER RATES	$0.03	**$0.03**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON Urgent Care from OON Ded/Coin to Specialist $35							
SINGLE 2, 3, & 4 TIER RATES	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.06	**$0.06**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Product Rationalization - HMO 100 - CS1R4N0122							
OON $250 Ded / 20% Coin / $5000 OOP	$8.44	**$8.10**	($0.34)	-4.0%	10/1/2014	0.0%	-4.0%
OON $2000 Ded / 30% Coin / $5000 OOP	$7.28	**$6.98**	($0.30)	-4.1%	10/1/2014	0.0%	-4.1%
Product Rationalization - HMO 200 - LS1G4N0004							
OON $500 Ded / 30% Coin / $5000 OOP	$2.52	**$2.41**	($0.11)	-4.4%	10/1/2014	0.0%	-4.4%
Product Rationalization - HMO 100 - LS1R3N0328							
OON IP Chemical Abuse Detox - 7 Days per Plan Year	$0.02	**$0.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OON IP Chemical Abuse Rehab - 30 Days per Plan Year	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: C41A4F0357 - Federal Parity - Mental Health and Substance Abuse							
Specialist copay $0							
SINGLE 2, 3, & 4 TIER RATES	$4.86	**$4.66**	($0.20)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$12.28	**$11.78**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$9.96	**$9.55**	($0.41)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$13.44	**$12.88**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.72	**$9.32**	($0.40)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$13.70	**$13.13**	($0.57)	-4.2%	10/1/2014	0.0%	-4.2%
Specialist copay $8							
SINGLE 2, 3, & 4 TIER RATES	$4.70	**$4.51**	($0.19)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$11.88	**$11.40**	($0.48)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$9.64	**$9.25**	($0.39)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$13.00	**$12.47**	($0.53)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.40	**$9.02**	($0.38)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$13.24	**$12.71**	($0.53)	-4.0%	10/1/2014	0.0%	-4.0%
Specialist copay $10							
SINGLE 2, 3, & 4 TIER RATES	$4.67	**$4.48**	($0.19)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$11.80	**$11.32**	($0.48)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$9.57	**$9.18**	($0.39)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$12.91	**$12.39**	($0.52)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.34	**$8.96**	($0.38)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$13.16	**$12.62**	($0.54)	-4.1%	10/1/2014	0.0%	-4.1%
Specialist copay $15							
SINGLE 2, 3, & 4 TIER RATES	$4.54	**$4.36**	($0.18)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$11.47	**$11.02**	($0.45)	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$9.31	**$8.94**	($0.37)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$12.55	**$12.06**	($0.49)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$9.08	**$8.72**	($0.36)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$12.79	**$12.29**	($0.50)	-3.9%	10/1/2014	0.0%	-3.9%
Specialist copay $20							
SINGLE 2, 3, & 4 TIER RATES	$4.44	**$4.25**	($0.19)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$11.22	**$10.74**	($0.48)	-4.3%	10/1/2014	0.0%	-4.3%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
TWO PERSON 3 & 4 TIER RATES	$9.10	**$8.71**	($0.39)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$12.28	**$11.75**	($0.53)	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.88	**$8.50**	($0.38)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$12.51	**$11.98**	($0.53)	-4.2%	10/1/2014	0.0%	-4.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
Specialist copay $25							
SINGLE 2, 3, & 4 TIER RATES	$4.34	**$4.15**	($0.19)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 2 TIER RATES	$10.97	**$10.49**	($0.48)	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	$8.90	**$8.51**	($0.39)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$12.00	**$11.47**	($0.53)	-4.4%	10/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.68	**$8.30**	($0.38)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 4 TIER RATES	$12.23	**$11.69**	($0.54)	-4.4%	10/1/2014	0.0%	-4.4%
Specialist copay $30							
SINGLE 2, 3, & 4 TIER RATES	$4.26	**$4.08**	($0.18)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$10.77	**$10.31**	($0.46)	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	$8.73	**$8.36**	($0.37)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$11.78	**$11.28**	($0.50)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.52	**$8.16**	($0.36)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$12.00	**$11.50**	($0.50)	-4.2%	10/1/2014	0.0%	-4.2%
Specialist copay $35							
SINGLE 2, 3, & 4 TIER RATES	$4.20	**$4.03**	($0.17)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$10.61	**$10.18**	($0.43)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$8.61	**$8.26**	($0.35)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$11.61	**$11.14**	($0.47)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.40	**$8.06**	($0.34)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$11.84	**$11.36**	($0.48)	-4.1%	10/1/2014	0.0%	-4.1%
Specialist copay $40							
SINGLE 2, 3, & 4 TIER RATES	$4.10	**$3.93**	($0.17)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$10.36	**$9.93**	($0.43)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$8.41	**$8.06**	($0.35)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$11.34	**$10.87**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.20	**$7.86**	($0.34)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$11.55	**$11.07**	($0.48)	-4.2%	10/1/2014	0.0%	-4.2%
Specialist copay $50							
SINGLE 2, 3, & 4 TIER RATES	$3.90	**$3.74**	($0.16)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$9.86	**$9.45**	($0.41)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$8.00	**$7.67**	($0.33)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$10.78	**$10.34**	($0.44)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.80	**$7.48**	($0.32)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$10.99	**$10.54**	($0.45)	-4.1%	10/1/2014	0.0%	-4.1%
50% Coinsurance							
SINGLE 2, 3, & 4 TIER RATES	$3.88	**$3.72**	($0.16)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$9.80	**$9.40**	($0.40)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$7.95	**$7.63**	($0.32)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$10.73	**$10.29**	($0.44)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.76	**$7.44**	($0.32)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$10.93	**$10.48**	($0.45)	-4.1%	10/1/2014	0.0%	-4.1%
Form Number: C41A4F0388 - Federal Parity Phase 2							
Unlimited IP Substance Abuse Rehab (from 60 Days)							
SINGLE 2, 3, & 4 TIER RATES	$0.05	**$0.05**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.13	**$0.13**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.14	**$0.14**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: CN3RAF0395 - Health Care Reform							
Preventive Services No Cost Sharing							
SINGLE 2, 3, & 4 TIER RATES	$3.33	**$3.21**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$8.41	**$8.11**	($0.30)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$6.83	**$6.58**	($0.25)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$9.21	**$8.88**	($0.33)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.66	**$6.42**	($0.24)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$9.38	**$9.05**	($0.33)	-3.5%	10/1/2014	0.0%	-3.5%
HMO 100 OON Annual Max Unlimited (from $100,000)							
SINGLE 2, 3, & 4 TIER RATES	$1.11	**$1.07**	($0.04)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$2.80	**$2.70**	($0.10)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.28	**$2.19**	($0.09)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$3.07	**$2.96**	($0.11)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.22	**$2.14**	($0.08)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$3.13	**$3.02**	($0.11)	-3.5%	10/1/2014	0.0%	-3.5%
HMO 200 OON Annual Max Unlimited (from $250,000)							
SINGLE 2, 3, & 4 TIER RATES	$0.32	**$0.32**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.81	**$0.81**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.66	**$0.66**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.88	**$0.88**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.64	**$0.64**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.90	**$0.90**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: LH1R4N0244 - Emergency Room $150 Copay HMO 200							
SINGLE 2, 3, & 4 TIER RATES	($5.15)	($4.95)	$0.20	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	($13.01)	**($12.51)**	$0.50	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	($10.56)	**($10.15)**	$0.41	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	($14.24)	**($13.69)**	$0.55	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	($10.30)	**($9.90)**	$0.40	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	($14.51)	**($13.95)**	$0.56	-3.9%	10/1/2014	0.0%	-3.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical And Contraceptives							
SINGLE 2, 3, & 4 TIER RATES	$0.48	**$0.47**	($0.01)	-2.1%	10/1/2014	0.0%	-2.1%
FAMILY 2 TIER RATES	$1.21	**$1.19**	($0.02)	-1.7%	10/1/2014	0.0%	-1.7%
TWO PERSON 3 & 4 TIER RATES	$0.98	**$0.96**	($0.02)	-2.0%	10/1/2014	0.0%	-2.0%
FAMILY 3 TIER RATES	$1.33	**$1.30**	($0.03)	-2.3%	10/1/2014	0.0%	-2.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.96	**$0.94**	($0.02)	-2.1%	10/1/2014	0.0%	-2.1%
FAMILY 4 TIER RATES	$1.35	**$1.32**	($0.03)	-2.2%	10/1/2014	0.0%	-2.2%
FORM: CN3RAF0420 - Health Care Reform - Women's Preventive Services - Medical Only							
SINGLE 2, 3, & 4 TIER RATES	$0.21	**$0.19**	($0.02)	-9.5%	10/1/2014	0.0%	-9.5%
FAMILY 2 TIER RATES	$0.53	**$0.48**	($0.05)	-9.4%	10/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	$0.43	**$0.39**	($0.04)	-9.3%	10/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	$0.58	**$0.53**	($0.05)	-8.6%	10/1/2014	0.0%	-8.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.42	**$0.38**	($0.04)	-9.5%	10/1/2014	0.0%	-9.5%
FAMILY 4 TIER RATES	$0.59	**$0.54**	($0.05)	-8.5%	10/1/2014	0.0%	-8.5%
FORM: CN3RAS0411 - NYS Mandate - Oral Chemotherapy							
SINGLE 2, 3, & 4 TIER RATES	**$0.42**	**$0.41**	($0.01)	-2.4%	10/1/2014	0.0%	-2.4%
FAMILY 2 TIER RATES	$1.06	**$1.04**	($0.02)	-1.9%	10/1/2014	0.0%	-1.9%
TWO PERSON 3 & 4 TIER RATES	$0.86	**$0.84**	($0.02)	-2.3%	10/1/2014	0.0%	-2.3%
FAMILY 3 TIER RATES	$1.16	**$1.13**	($0.03)	-2.6%	10/1/2014	0.0%	-2.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.84	**$0.82**	($0.02)	-2.4%	10/1/2014	0.0%	-2.4%
FAMILY 4 TIER RATES	$1.18	**$1.16**	($0.02)	-1.7%	10/1/2014	0.0%	-1.7%
FORM: CN3RAS0418 - NYS Mandate - Autism							
SINGLE 2, 3, & 4 TIER RATES	**$1.16**	**$1.11**	($0.05)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$2.93	**$2.80**	($0.13)	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	$2.38	**$2.28**	($0.10)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$3.21	**$3.07**	($0.14)	-4.4%	10/1/2014	0.0%	-4.4%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.32	**$2.22**	($0.10)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$3.27	**$3.13**	($0.14)	-4.3%	10/1/2014	0.0%	-4.3%
Form Number: BH1R4N0417 - Mental Health from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.34)**	**($0.34)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.86)	**($0.86)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.70)	**($0.70)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.94)	**($0.94)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.68)	**($0.68)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.96)	**($0.96)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: BH1R4N0417 - Lab/Radiology from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.21)**	**($0.19)**	$0.02	-9.5%	10/1/2014	0.0%	-9.5%
FAMILY 2 TIER RATES	($0.53)	**($0.48)**	$0.05	-9.4%	10/1/2014	0.0%	-9.4%
TWO PERSON 3 & 4 TIER RATES	($0.43)	**($0.39)**	$0.04	-9.3%	10/1/2014	0.0%	-9.3%
FAMILY 3 TIER RATES	($0.58)	**($0.53)**	$0.05	-8.6%	10/1/2014	0.0%	-8.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.42)	**($0.38)**	$0.04	-9.5%	10/1/2014	0.0%	-9.5%
FAMILY 4 TIER RATES	($0.59)	**($0.54)**	$0.05	-8.5%	10/1/2014	0.0%	-8.5%
Form Number: BH1R4N0417 - PT/OT/ST from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.12)**	**($0.11)**	$0.01	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	($0.30)	**($0.28)**	$0.02	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	($0.33)	**($0.30)**	$0.03	-9.1%	10/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.24)	**($0.22)**	$0.02	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	($0.34)	**($0.31)**	$0.03	-8.8%	10/1/2014	0.0%	-8.8%
Form Number: BH1R4N0417 - Outpatient Surgery - Physician's Office from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.50)**	**($0.48)**	$0.02	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($1.26)	**($1.21)**	$0.05	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($1.03)	**($0.98)**	$0.05	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 3 TIER RATES	($1.38)	**($1.33)**	$0.05	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.00)	**($0.96)**	$0.04	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($1.41)	**($1.35)**	$0.06	-4.3%	10/1/2014	0.0%	-4.3%
Form Number: BH1R4N0417 - Outpatient Surgery - Hospital from $10 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.55)**	**($0.53)**	$0.02	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($1.39)	**($1.34)**	$0.05	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($1.13)	**($1.09)**	$0.04	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	($1.52)	**($1.47)**	$0.05	-3.3%	10/1/2014	0.0%	-3.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.10)	**($1.06)**	$0.04	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($1.55)	**($1.49)**	$0.06	-3.9%	10/1/2014	0.0%	-3.9%
Form Number: BH1R4N0417 - Specialty Office Visit from $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($4.42)**	**($4.24)**	$0.18	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($11.17)	**($10.71)**	$0.46	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($9.06)	**($8.69)**	$0.37	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	($12.22)	**($11.72)**	$0.50	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($8.84)	**($8.48)**	$0.36	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($12.46)	**($11.95)**	$0.51	-4.1%	10/1/2014	0.0%	-4.1%
Form Number: BH1R4N0417 - Urgent Care from $10 to $25							
SINGLE 2, 3, & 4 TIER RATES	**($0.39)**	**($0.38)**	$0.01	-2.6%	10/1/2014	0.0%	-2.6%
FAMILY 2 TIER RATES	($0.99)	**($0.96)**	$0.03	-3.0%	10/1/2014	0.0%	-3.0%
TWO PERSON 3 & 4 TIER RATES	($0.80)	**($0.78)**	$0.02	-2.5%	10/1/2014	0.0%	-2.5%
FAMILY 3 TIER RATES	($1.08)	**($1.05)**	$0.03	-2.8%	10/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.78)	**($0.76)**	$0.02	-2.6%	10/1/2014	0.0%	-2.6%
FAMILY 4 TIER RATES	($1.10)	**($1.07)**	$0.03	-2.7%	10/1/2014	0.0%	-2.7%
Form Number: CR1RAN0421 - Rx $4/35%/50%							
SINGLE 2, 3, & 4 TIER RATES	**$135.91**	**$118.45**	($17.46)	-12.8%	10/1/2014	0.0%	-12.8%
FAMILY 2 TIER RATES	$343.44	**$299.32**	($44.12)	-12.8%	10/1/2014	0.0%	-12.8%
TWO PERSON 3 & 4 TIER RATES	$278.62	**$242.82**	($35.80)	-12.8%	10/1/2014	0.0%	-12.8%
FAMILY 3 TIER RATES	$375.79	**$327.51**	($48.28)	-12.8%	10/1/2014	0.0%	-12.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$271.82	**$236.90**	($34.92)	-12.8%	10/1/2014	0.0%	-12.8%
FAMILY 4 TIER RATES	$382.99	**$333.79**	($49.20)	-12.8%	10/1/2014	0.0%	-12.8%
Form Number: CN2R3F0476 - $6,350 InN Out of Pocket Maximum							
SINGLE 2, 3, & 4 TIER RATES	**$2.34**	**$2.25**	($0.09)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$5.91	**$5.69**	($0.22)	-3.7%	10/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$4.80	**$4.61**	($0.19)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$6.47	**$6.22**	($0.25)	-3.9%	10/1/2014	0.0%	-3.9%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES 10/1/2014	**PROPOSED MONTHLY RATES 10/1/2015**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.68	**$4.50**	($0.18)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$6.59	**$6.34**	($0.25)	-3.8%	10/1/2014	0.0%	-3.8%
HMO 100 open access 10/10 (From 15/20)							
SINGLE 2, 3, & 4 TIER RATES	**$15.80**	**$15.15**	($0.65)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$39.93	**$38.28**	($1.65)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$32.39	**$31.06**	($1.33)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$43.69	**$41.89**	($1.80)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$31.60	**$30.30**	($1.30)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$44.52	**$42.69**	($1.83)	-4.1%	10/1/2014	0.0%	-4.1%
Form Number: BH1R4N0417_2014 - PCP - $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($3.44)**	**($3.31)**	$0.13	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	($8.08)	**($7.78)**	$0.30	-3.7%	10/1/2014	0.0%	-3.7%
Form Number: BH1R4N0417_2014 - Spec - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($4.76)**	**($4.56)**	$0.20	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	($11.19)	**($10.72)**	$0.47	-4.2%	10/1/2014	0.0%	-4.2%
Form Number: BH1R4N0417_2014 - Diagnostic - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.02)**	**($0.02)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.05)	**($0.05)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: BH1R4N0417_2014 -Outpatient Surgery - Hospital - $20 to $60							
SINGLE 2, 3, & 4 TIER RATES	**($0.11)**	**($0.10)**	$0.01	-9.1%	10/1/2014	0.0%	-9.1%
FAMILY 2 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	10/1/2014	0.0%	-7.7%
Form Number: BH1R4N0417_2014 - Outpatient Surgery - Physician's Office - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.04)**	**($0.04)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.09)	**($0.09)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
Form Number: BH1R4N0417_2014 - Outpatient Surgery - Outpatient Surg Facility - $20 to $30							
SINGLE 2, 3, & 4 TIER RATES	**($5.39)**	**($5.17)**	$0.22	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($12.67)	**($12.15)**	$0.52	-4.1%	10/1/2014	0.0%	-4.1%
Form Number: BH1R4N0417_2014 - Outpatient Mental Health, Drug/Alcohol Rehab - $15 to $20							
SINGLE 2, 3, & 4 TIER RATES	**($0.09)**	**($0.08)**	$0.01	-11.1%	10/1/2014	0.0%	-11.1%
FAMILY 2 TIER RATES	($0.21)	**($0.19)**	$0.02	-9.5%	10/1/2014	0.0%	-9.5%
Form Number: BH1R4N0417_2014 - PCP - Diabetic Supplies - Insulin and Oral Agents - $10 to $15							
SINGLE 2, 3, & 4 TIER RATES	**($0.10)**	**($0.09)**	$0.01	-10.0%	10/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.24)	**($0.21)**	$0.03	-12.5%	10/1/2014	0.0%	-12.5%
Form Number: BH1R4N0417_2014 - PCP - OOP Max - None to $3000/$6000							
SINGLE 2, 3, & 4 TIER RATES	**$13.92**	**$13.36**	($0.56)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$32.71	**$31.40**	($1.31)	-4.0%	10/1/2014	0.0%	-4.0%
Form Number: BH1R4N0417_2014 - Rx $5/$25/$40							
SINGLE 2, 3, & 4 TIER RATES	**$170.26**	**$157.51**	($12.75)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 2 TIER RATES	$430.25	**$398.03**	($32.22)	-7.5%	10/1/2014	0.0%	-7.5%
TWO PERSON 3 & 4 TIER RATES	$349.03	**$322.90**	($26.13)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	$470.77	**$435.52**	($35.25)	-7.5%	10/1/2014	0.0%	-7.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$340.52	**$315.02**	($25.50)	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 4 TIER RATES	$479.79	**$443.86**	($35.93)	-7.5%	10/1/2014	0.0%	-7.5%
Form Number: BH1R4N0417_0314 - Urgent Care - $25 to $50							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($0.73)**	($0.73)	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($1.72)**	($1.72)	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
Form Number: BH1R4N0417_0314 - OP Surgery - Hospital - $60 to $75							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($1.58)**	($1.58)	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($3.71)**	($3.71)	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
Form Number: BH1R4N0417_0314 - OP Surgery - Facility - $30 to $50							
SINGLE 2, 3, & 4 TIER RATES	**$0.00**	**($0.42)**	($0.42)	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!
FAMILY 2 TIER RATES	$0.00	**($0.99)**	($0.99)	#DIV/0!	10/1/2014	#DIV/0!	#DIV/0!

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
CB II							
SINGLE 2 TIER RATES	$494.77	**$474.60**	($20.17)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$1,162.71	**$1,115.31**	($47.40)	-4.1%	10/1/2014	0.0%	-4.1%
INP ALCOHOL&SUBST. ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$2.86	**$2.75**	($0.11)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$7.23	**$6.95**	($0.28)	-3.9%	10/1/2014	0.0%	-3.9%
TWO PERSON 3 & 4 TIER RATES	$5.86	**$5.64**	($0.22)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$7.91	**$7.60**	($0.31)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$5.72	**$5.50**	($0.22)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$8.06	**$7.75**	($0.31)	-3.8%	10/1/2014	0.0%	-3.8%
INP. SUBSTANCE ABUSE							
SINGLE 2, 3, & 4 TIER RATES	$6.20	**$5.94**	($0.26)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$15.67	**$15.01**	($0.66)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$12.71	**$12.18**	($0.53)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$17.14	**$16.42**	($0.72)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.40	**$11.88**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$17.47	**$16.74**	($0.73)	-4.2%	10/1/2014	0.0%	-4.2%
SKILLED NURSING FACILITY							
SINGLE 2, 3, & 4 TIER RATES	$1.73	**$1.66**	($0.07)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$4.37	**$4.19**	($0.18)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$3.55	**$3.40**	($0.15)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$4.78	**$4.59**	($0.19)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.46	**$3.32**	($0.14)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$4.88	**$4.68**	($0.20)	-4.1%	10/1/2014	0.0%	-4.1%
EXTENDED MEDICAL CARE							
SINGLE 2, 3, & 4 TIER RATES	$3.31	**$3.19**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$8.36	**$8.06**	($0.30)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$6.79	**$6.54**	($0.25)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$9.15	**$8.82**	($0.33)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.62	**$6.38**	($0.24)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$9.33	**$8.99**	($0.34)	-3.6%	10/1/2014	0.0%	-3.6%
DELETION OF ELEC. ABORTION							
SINGLE 2, 3, & 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.66)	**($0.61)**	$0.05	-7.6%	10/1/2014	0.0%	-7.6%
TWO PERSON 3 & 4 TIER RATES	($0.53)	**($0.49)**	$0.04	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($0.72)	**($0.66)**	$0.06	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.52)	**($0.48)**	$0.04	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.73)	**($0.68)**	$0.05	-6.8%	10/1/2014	0.0%	-6.8%
DELETION OF ARTIFICIAL INSEM							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EXTERNAL PROSTHETICS							
SINGLE 2, 3, & 4 TIER RATES	$1.34	**$1.28**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$3.39	**$3.23**	($0.16)	-4.7%	10/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$2.75	**$2.62**	($0.13)	-4.7%	10/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$3.71	**$3.54**	($0.17)	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.68	**$2.56**	($0.12)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$3.78	**$3.61**	($0.17)	-4.5%	10/1/2014	0.0%	-4.5%
SNF AT 50 DAYS (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.04	**$0.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.10	**$0.10**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.08	**$0.08**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.11	**$0.11**	$0.00	0.0%	10/1/2014	0.0%	0.0%
SNF UNLIMITED AT 75% (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.12	**$0.11**	($0.01)	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 2 TIER RATES	$0.30	**$0.28**	($0.02)	-6.7%	10/1/2014	0.0%	-6.7%
TWO PERSON 3 & 4 TIER RATES	$0.25	**$0.23**	($0.02)	-8.0%	10/1/2014	0.0%	-8.0%
FAMILY 3 TIER RATES	$0.33	**$0.30**	($0.03)	-9.1%	10/1/2014	0.0%	-9.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.24	**$0.22**	($0.02)	-8.3%	10/1/2014	0.0%	-8.3%
FAMILY 4 TIER RATES	$0.34	**$0.31**	($0.03)	-8.8%	10/1/2014	0.0%	-8.8%
SNF UNLIMITED AT 80% (OON)							
SINGLE 2, 3, & 4 TIER RATES	$0.16	**$0.15**	($0.01)	-6.3%	10/1/2014	0.0%	-6.3%
FAMILY 2 TIER RATES	$0.40	**$0.38**	($0.02)	-5.0%	10/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$0.33	**$0.31**	($0.02)	-6.1%	10/1/2014	0.0%	-6.1%
FAMILY 3 TIER RATES	$0.44	**$0.41**	($0.03)	-6.8%	10/1/2014	0.0%	-6.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.32	**$0.30**	($0.02)	-6.3%	10/1/2014	0.0%	-6.3%
FAMILY 4 TIER RATES	$0.45	**$0.42**	($0.03)	-6.7%	10/1/2014	0.0%	-6.7%
INPATIENT $250 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($2.92)	**($2.80)**	$0.12	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	($7.38)	**($7.08)**	$0.30	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($5.99)	**($5.74)**	$0.25	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	($8.07)	**($7.74)**	$0.33	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	($5.84)	**($5.60)**	$0.24	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	($8.23)	**($7.89)**	$0.34	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
INPATIENT $500 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($5.75)	**($5.52)**	$0.23	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($14.53)	**($13.95)**	$0.58	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	($11.79)	**($11.32)**	$0.47	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($15.90)	**($15.26)**	$0.64	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($11.50)	**($11.04)**	$0.46	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($16.20)	**($15.56)**	$0.64	-4.0%	10/1/2014	0.0%	-4.0%
OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.10)	**($1.06)**	$0.04	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	($2.78)	**($2.68)**	$0.10	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	($2.26)	**($2.17)**	$0.09	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($3.04)	**($2.93)**	$0.11	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.20)	**($2.12)**	$0.08	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	($3.10)	**($2.99)**	$0.11	-3.5%	10/1/2014	0.0%	-3.5%
OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.96)	**($1.87)**	$0.09	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	($4.95)	**($4.73)**	$0.22	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	($4.02)	**($3.83)**	$0.19	-4.7%	10/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($5.42)	**($5.17)**	$0.25	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.92)	**($3.74)**	$0.18	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	($5.52)	**($5.27)**	$0.25	-4.5%	10/1/2014	0.0%	-4.5%
OUTPATIENT SURG. $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.02)	**($0.99)**	$0.03	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	($2.58)	**($2.50)**	$0.08	-3.1%	10/1/2014	0.0%	-3.1%
TWO PERSON 3 & 4 TIER RATES	($2.09)	**($2.03)**	$0.06	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 3 TIER RATES	($2.82)	**($2.74)**	$0.08	-2.8%	10/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.04)	**($1.98)**	$0.06	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	($2.87)	**($2.79)**	$0.08	-2.8%	10/1/2014	0.0%	-2.8%
OUTPATIENT SURG. $75 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($1.86)	**($1.78)**	$0.08	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	($4.70)	**($4.50)**	$0.20	-4.3%	10/1/2014	0.0%	-4.3%
TWO PERSON 3 & 4 TIER RATES	($3.81)	**($3.65)**	$0.16	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	($5.14)	**($4.92)**	$0.22	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($3.72)	**($3.56)**	$0.16	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	($5.24)	**($5.02)**	$0.22	-4.2%	10/1/2014	0.0%	-4.2%
NEW CB $20/$20 Copay							
SINGLE 2, 3, & 4 TIER RATES	($6.43)	**($6.17)**	$0.26	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	($16.25)	**($15.59)**	$0.66	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	($13.18)	**($12.65)**	$0.53	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	($17.78)	**($17.06)**	$0.72	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($12.86)	**($12.34)**	$0.52	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	($18.12)	**($17.39)**	$0.73	-4.0%	10/1/2014	0.0%	-4.0%
AMBULANCE AT $35 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.10)	**($0.09)**	$0.01	-10.0%	10/1/2014	0.0%	-10.0%
FAMILY 2 TIER RATES	($0.25)	**($0.23)**	$0.02	-8.0%	10/1/2014	0.0%	-8.0%
TWO PERSON 3 & 4 TIER RATES	($0.21)	**($0.18)**	$0.03	-14.3%	10/1/2014	0.0%	-14.3%
FAMILY 3 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	10/1/2014	0.0%	-10.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.20)	**($0.18)**	$0.02	-10.0%	10/1/2014	0.0%	-10.0%
FAMILY 4 TIER RATES	($0.28)	**($0.25)**	$0.03	-10.7%	10/1/2014	0.0%	-10.7%
AMBULANCE AT $50 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.14)	**($0.13)**	$0.01	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 2 TIER RATES	($0.35)	**($0.33)**	$0.02	-5.7%	10/1/2014	0.0%	-5.7%
TWO PERSON 3 & 4 TIER RATES	($0.29)	**($0.27)**	$0.02	-6.9%	10/1/2014	0.0%	-6.9%
FAMILY 3 TIER RATES	($0.39)	**($0.36)**	$0.03	-7.7%	10/1/2014	0.0%	-7.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.28)	**($0.26)**	$0.02	-7.1%	10/1/2014	0.0%	-7.1%
FAMILY 4 TIER RATES	($0.39)	**($0.37)**	$0.02	-5.1%	10/1/2014	0.0%	-5.1%
DOMESTIC PARTNER (HMO)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
DME @50%							
SINGLE 2, 3, & 4 TIER RATES	($1.45)	**($1.38)**	$0.07	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 2 TIER RATES	($3.66)	**($3.49)**	$0.17	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	($2.97)	**($2.83)**	$0.14	-4.7%	10/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	($4.01)	**($3.82)**	$0.19	-4.7%	10/1/2014	0.0%	-4.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	($2.90)	**($2.76)**	$0.14	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 4 TIER RATES	($4.09)	**($3.89)**	$0.20	-4.9%	10/1/2014	0.0%	-4.9%
PROSTHETICS & ORTHOTICS @50%							
SINGLE 2, 3, & 4 TIER RATES	$0.47	**$0.46**	($0.01)	-2.1%	10/1/2014	0.0%	-2.1%
FAMILY 2 TIER RATES	$1.19	**$1.16**	($0.03)	-2.5%	10/1/2014	0.0%	-2.5%
TWO PERSON 3 & 4 TIER RATES	$0.96	**$0.94**	($0.02)	-2.1%	10/1/2014	0.0%	-2.1%
FAMILY 3 TIER RATES	$1.30	**$1.27**	($0.03)	-2.3%	10/1/2014	0.0%	-2.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.94	**$0.92**	($0.02)	-2.1%	10/1/2014	0.0%	-2.1%
FAMILY 4 TIER RATES	$1.32	**$1.30**	($0.02)	-1.5%	10/1/2014	0.0%	-1.5%
PT 20 VISITS (per condition); OT/ST 20 AGGREGATE VISITS							
SINGLE 2, 3, & 4 TIER RATES	$4.30	**$4.12**	($0.18)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$10.87	**$10.41**	($0.46)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$8.82	**$8.45**	($0.37)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$11.89	**$11.39**	($0.50)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$8.60	**$8.24**	($0.36)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$12.12	**$11.61**	($0.51)	-4.2%	10/1/2014	0.0%	-4.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
HOME HEALTH CARE $0 COPAY FROM $10 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.37	**$0.37**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.93	**$0.93**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.76	**$0.76**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$1.02	**$1.02**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.74	**$0.74**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$1.04	**$1.04**	$0.00	0.0%	10/1/2014	0.0%	0.0%
HOME HEALTH CARE $0 COPAY FROM $15 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.61	**$0.58**	($0.03)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	$1.54	**$1.47**	($0.07)	-4.5%	10/1/2014	0.0%	-4.5%
TWO PERSON 3 & 4 TIER RATES	$1.25	**$1.19**	($0.06)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$1.69	**$1.60**	($0.09)	-5.3%	10/1/2014	0.0%	-5.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.22	**$1.16**	($0.06)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	$1.72	**$1.63**	($0.09)	-5.2%	10/1/2014	0.0%	-5.2%
HOME HEALTH CARE $0 COPAY FROM $20 COPAY							
SINGLE 2, 3, & 4 TIER RATES	$0.85	**$0.80**	($0.05)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 2 TIER RATES	$2.15	**$2.02**	($0.13)	-6.0%	10/1/2014	0.0%	-6.0%
TWO PERSON 3 & 4 TIER RATES	$1.74	**$1.64**	($0.10)	-5.7%	10/1/2014	0.0%	-5.7%
FAMILY 3 TIER RATES	$2.35	**$2.21**	($0.14)	-6.0%	10/1/2014	0.0%	-6.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$1.70	**$1.60**	($0.10)	-5.9%	10/1/2014	0.0%	-5.9%
FAMILY 4 TIER RATES	$2.40	**$2.25**	($0.15)	-6.3%	10/1/2014	0.0%	-6.3%
DME @50% (NO OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.36)	**($0.36)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.91)	**($0.91)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.74)	**($0.74)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($1.00)	**($1.00)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.72)	**($0.72)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($1.01)	**($1.01)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
DOMESTIC PARTNER (POS)							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
PT/OT/ST 20 AGGREGATE VISITS (NO OON)							
SINGLE 2, 3, & 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.66)	**($0.61)**	$0.05	-7.6%	10/1/2014	0.0%	-7.6%
TWO PERSON 3 & 4 TIER RATES	($0.53)	**($0.49)**	$0.04	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($0.72)	**($0.66)**	$0.06	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.52)	**($0.48)**	$0.04	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.73)	**($0.68)**	$0.05	-6.8%	10/1/2014	0.0%	-6.8%
ABORTION ELIMINATION (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.26)	**($0.24)**	$0.02	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 2 TIER RATES	($0.66)	**($0.61)**	$0.05	-7.6%	10/1/2014	0.0%	-7.6%
TWO PERSON 3 & 4 TIER RATES	($0.53)	**($0.49)**	$0.04	-7.5%	10/1/2014	0.0%	-7.5%
FAMILY 3 TIER RATES	($0.72)	**($0.66)**	$0.06	-8.3%	10/1/2014	0.0%	-8.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.52)	**($0.48)**	$0.04	-7.7%	10/1/2014	0.0%	-7.7%
FAMILY 4 TIER RATES	($0.73)	**($0.68)**	$0.05	-6.8%	10/1/2014	0.0%	-6.8%
INFERTILITY ELIMINATION (POS)							
SINGLE 2, 3, & 4 TIER RATES	($0.03)	**($0.03)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	($0.06)	**($0.06)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	($0.08)	**($0.08)**	$0.00	0.0%	10/1/2014	0.0%	0.0%
OP SURG. IN A PHYSICIAN'S OFFICE @$25 COPAY							
SINGLE 2, 3, & 4 TIER RATES	($0.88)	**($0.83)**	$0.05	-5.7%	10/1/2014	0.0%	-5.7%
FAMILY 2 TIER RATES	($2.22)	**($2.10)**	$0.12	-5.4%	10/1/2014	0.0%	-5.4%
TWO PERSON 3 & 4 TIER RATES	($1.80)	**($1.70)**	$0.10	-5.6%	10/1/2014	0.0%	-5.6%
FAMILY 3 TIER RATES	($2.43)	**($2.29)**	$0.14	-5.8%	10/1/2014	0.0%	-5.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	($1.76)	**($1.66)**	$0.10	-5.7%	10/1/2014	0.0%	-5.7%
FAMILY 4 TIER RATES	($2.48)	**($2.34)**	$0.14	-5.6%	10/1/2014	0.0%	-5.6%
NEW COMMUNITY BLUE (ADVANTAGE A) - POINT OF SERVICE - (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.95	**$3.80**	($0.15)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$9.98	**$9.60**	($0.38)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$8.10	**$7.79**	($0.31)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 3 TIER RATES	$10.92	**$10.51**	($0.41)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.90	**$7.60**	($0.30)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$11.13	**$10.71**	($0.42)	-3.8%	10/1/2014	0.0%	-3.8%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.76	**$3.60**	($0.16)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$9.50	**$9.10**	($0.40)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$7.71	**$7.38**	($0.33)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$10.40	**$9.95**	($0.45)	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.52	**$7.20**	($0.32)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$10.60	**$10.14**	($0.46)	-4.3%	10/1/2014	0.0%	-4.3%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.52	**$3.38**	($0.14)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$8.90	**$8.54**	($0.36)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$7.22	**$6.93**	($0.29)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$9.73	**$9.35**	($0.38)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$7.04	**$6.76**	($0.28)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$9.92	**$9.52**	($0.40)	-4.0%	10/1/2014	0.0%	-4.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$6.21	**$5.95**	($0.26)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$15.69	**$15.04**	($0.65)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.73	**$12.20**	($0.53)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$17.17	**$16.45**	($0.72)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.42	**$11.90**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$17.50	**$16.77**	($0.73)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$6.00	**$5.75**	($0.25)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$15.16	**$14.53**	($0.63)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$12.30	**$11.79**	($0.51)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$16.59	**$15.90**	($0.69)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.00	**$11.50**	($0.50)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$16.91	**$16.20**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.64	**$5.41**	($0.23)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.25	**$13.67**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.56	**$11.09**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$15.59	**$14.96**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.28	**$10.82**	($0.46)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.89	**$15.25**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.74	**$6.46**	($0.28)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$17.03	**$16.32**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$13.82	**$13.24**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.64	**$17.86**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.48	**$12.92**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$18.99	**$18.20**	($0.79)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.51	**$6.24**	($0.27)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$16.45	**$15.77**	($0.68)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$13.35	**$12.79**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.00	**$17.25**	($0.75)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.02	**$12.48**	($0.54)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$18.35	**$17.58**	($0.77)	-4.2%	10/1/2014	0.0%	-4.2%
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.11	**$5.86**	($0.25)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$15.44	**$14.81**	($0.63)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.53	**$12.01**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$16.89	**$16.20**	($0.69)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.22	**$11.72**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$17.22	**$16.51**	($0.71)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$7.40	**$7.10**	($0.30)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$18.70	**$17.94**	($0.76)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$15.17	**$14.56**	($0.61)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$20.46	**$19.63**	($0.83)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.80	**$14.20**	($0.60)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$20.85	**$20.01**	($0.84)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$7.06	**$6.77**	($0.29)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$17.84	**$17.11**	($0.73)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$14.47	**$13.88**	($0.59)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$19.52	**$18.72**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.12	**$13.54**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$19.90	**$19.08**	($0.82)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.66	**$6.38**	($0.28)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$16.83	**$16.12**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$13.65	**$13.08**	($0.57)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.41	**$17.64**	($0.77)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.32	**$12.76**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$18.77	**$17.98**	($0.79)	-4.2%	10/1/2014	0.0%	-4.2%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$8.00	**$7.68**	($0.32)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$20.22	**$19.41**	($0.81)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$16.40	**$15.74**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$22.12	**$21.24**	($0.88)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.00	**$15.36**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$22.54	**$21.64**	($0.90)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.68	**$7.37**	($0.31)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$19.41	**$18.62**	($0.79)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$15.74	**$15.11**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$21.24	**$20.38**	($0.86)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$15.36	**$14.74**	($0.62)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$21.64	**$20.77**	($0.87)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.26	**$6.97**	($0.29)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$18.35	**$17.61**	($0.74)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$14.88	**$14.29**	($0.59)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$20.07	**$19.27**	($0.80)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.52	**$13.94**	($0.58)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$20.46	**$19.64**	($0.82)	-4.0%	10/1/2014	0.0%	-4.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.61	**$1.55**	($0.06)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.07	**$3.92**	($0.15)	-3.7%	10/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$3.30	**$3.18**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$4.45	**$4.29**	($0.16)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.22	**$3.10**	($0.12)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$4.54	**$4.37**	($0.17)	-3.7%	10/1/2014	0.0%	-3.7%
$250 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.34	**$1.28**	($0.06)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$3.39	**$3.23**	($0.16)	-4.7%	10/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$2.75	**$2.62**	($0.13)	-4.7%	10/1/2014	0.0%	-4.7%
FAMILY 3 TIER RATES	$3.71	**$3.54**	($0.17)	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.68	**$2.56**	($0.12)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$3.78	**$3.61**	($0.17)	-4.5%	10/1/2014	0.0%	-4.5%
$500 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.42	**$1.35**	($0.07)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 2 TIER RATES	$3.59	**$3.41**	($0.18)	-5.0%	10/1/2014	0.0%	-5.0%
TWO PERSON 3 & 4 TIER RATES	$2.91	**$2.77**	($0.14)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$3.93	**$3.73**	($0.20)	-5.1%	10/1/2014	0.0%	-5.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.84	**$2.70**	($0.14)	-4.9%	10/1/2014	0.0%	-4.9%
FAMILY 4 TIER RATES	$4.00	**$3.80**	($0.20)	-5.0%	10/1/2014	0.0%	-5.0%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.48	**$3.34**	($0.14)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$8.79	**$8.44**	($0.35)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$7.13	**$6.85**	($0.28)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$9.62	**$9.24**	($0.38)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.96	**$6.68**	($0.28)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$9.81	**$9.41**	($0.40)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.30	**$3.17**	($0.13)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$8.34	**$8.01**	($0.33)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$6.77	**$6.50**	($0.27)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$9.12	**$8.77**	($0.35)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.60	**$6.34**	($0.26)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$9.30	**$8.93**	($0.37)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$3.12	**$2.98**	($0.14)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$7.88	**$7.53**	($0.35)	-4.4%	10/1/2014	0.0%	-4.4%
TWO PERSON 3 & 4 TIER RATES	$6.40	**$6.11**	($0.29)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 3 TIER RATES	$8.63	**$8.24**	($0.39)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$6.24	**$5.96**	($0.28)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$8.79	**$8.40**	($0.39)	-4.4%	10/1/2014	0.0%	-4.4%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.69	**$5.46**	($0.23)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$14.38	**$13.80**	($0.58)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$11.66	**$11.19**	($0.47)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$15.73	**$15.10**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.38	**$10.92**	($0.46)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$16.03	**$15.39**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.40	**$5.18**	($0.22)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$13.65	**$13.09**	($0.56)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.07	**$10.62**	($0.45)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$14.93	**$14.32**	($0.61)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.80	**$10.36**	($0.44)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.22	**$14.60**	($0.62)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$5.15	**$4.95**	($0.20)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 2 TIER RATES	$13.01	**$12.51**	($0.50)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$10.56	**$10.15**	($0.41)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$14.24	**$13.69**	($0.55)	-3.9%	10/1/2014	0.0%	-3.9%
EMPLOYEE+CHILD(S) 4 TIER RATES	$10.30	**$9.90**	($0.40)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 4 TIER RATES	$14.51	**$13.95**	($0.56)	-3.9%	10/1/2014	0.0%	-3.9%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$6.20	**$5.94**	($0.26)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$15.67	**$15.01**	($0.66)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$12.71	**$12.18**	($0.53)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$17.14	**$16.42**	($0.72)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.40	**$11.88**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$17.47	**$16.74**	($0.73)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.91	**$5.67**	($0.24)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.93	**$14.33**	($0.60)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$12.12	**$11.62**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$16.34	**$15.68**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.82	**$11.34**	($0.48)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$16.65	**$15.98**	($0.67)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$5.64	**$5.41**	($0.23)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.25	**$13.67**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.56	**$11.09**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$15.59	**$14.96**	($0.63)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.28	**$10.82**	($0.46)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.89	**$15.25**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.74	**$6.46**	($0.28)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$17.03	**$16.32**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$13.82	**$13.24**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.64	**$17.86**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.48	**$12.92**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$18.99	**$18.20**	($0.79)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.51	**$6.24**	($0.27)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$16.45	**$15.77**	($0.68)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$13.35	**$12.79**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.00	**$17.25**	($0.75)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.02	**$12.48**	($0.54)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$18.35	**$17.58**	($0.77)	-4.2%	10/1/2014	0.0%	-4.2%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$6.11	**$5.86**	($0.25)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$15.44	**$14.81**	($0.63)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.53	**$12.01**	($0.52)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$16.89	**$16.20**	($0.69)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.22	**$11.72**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$17.22	**$16.51**	($0.71)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.47	**$7.17**	($0.30)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$18.88	**$18.12**	($0.76)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$15.31	**$14.70**	($0.61)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$20.65	**$19.83**	($0.82)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.94	**$14.34**	($0.60)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$21.05	**$20.21**	($0.84)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$7.13	**$6.84**	($0.29)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$18.02	**$17.28**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$14.62	**$14.02**	($0.60)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$19.71	**$18.91**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$14.26	**$13.68**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$20.09	**$19.28**	($0.81)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$6.77	**$6.49**	($0.28)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$17.11	**$16.40**	($0.71)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$13.88	**$13.30**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.72	**$17.94**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.54	**$12.98**	($0.56)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$19.08	**$18.29**	($0.79)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.13	**$1.09**	($0.04)	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 2 TIER RATES	$2.86	**$2.75**	($0.11)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$2.32	**$2.23**	($0.09)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$3.12	**$3.01**	($0.11)	-3.5%	10/1/2014	0.0%	-3.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.26	**$2.18**	($0.08)	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 4 TIER RATES	$3.18	**$3.07**	($0.11)	-3.5%	10/1/2014	0.0%	-3.5%
$250 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.09	**$1.05**	($0.04)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$2.75	**$2.65**	($0.10)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$2.23	**$2.15**	($0.08)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$3.01	**$2.90**	($0.11)	-3.7%	10/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.18	**$2.10**	($0.08)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$3.07	**$2.96**	($0.11)	-3.6%	10/1/2014	0.0%	-3.6%
$500 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.03	**$1.00**	($0.03)	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 2 TIER RATES	$2.60	**$2.53**	($0.07)	-2.7%	10/1/2014	0.0%	-2.7%
TWO PERSON 3 & 4 TIER RATES	$2.11	**$2.05**	($0.06)	-2.8%	10/1/2014	0.0%	-2.8%
FAMILY 3 TIER RATES	$2.85	**$2.77**	($0.08)	-2.8%	10/1/2014	0.0%	-2.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.06	**$2.00**	($0.06)	-2.9%	10/1/2014	0.0%	-2.9%
FAMILY 4 TIER RATES	$2.90	**$2.82**	($0.08)	-2.8%	10/1/2014	0.0%	-2.8%
NEW COMMUNITY BLUE (ADVANTAGE B) - POINT OF SERVICE - (OON DED / COIN / OOP MAX)							
$100 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.74	**$6.46**	($0.28)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$17.03	**$16.32**	($0.71)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$13.82	**$13.24**	($0.58)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$18.64	**$17.86**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$13.48	**$12.92**	($0.56)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$18.99	**$18.20**	($0.79)	-4.2%	10/1/2014	0.0%	-4.2%
$250 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.48	**$6.22**	($0.26)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$16.37	**$15.72**	($0.65)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$13.28	**$12.75**	($0.53)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$17.92	**$17.20**	($0.72)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.96	**$12.44**	($0.52)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$18.26	**$17.53**	($0.73)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 20% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.10	**$5.84**	($0.26)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 2 TIER RATES	$15.41	**$14.76**	($0.65)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$12.51	**$11.97**	($0.54)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 3 TIER RATES	$16.87	**$16.15**	($0.72)	-4.3%	10/1/2014	0.0%	-4.3%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.20	**$11.68**	($0.52)	-4.3%	10/1/2014	0.0%	-4.3%
FAMILY 4 TIER RATES	$17.19	**$16.46**	($0.73)	-4.2%	10/1/2014	0.0%	-4.2%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$9.52	**$9.13**	($0.39)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.06	**$23.07**	($0.99)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$19.52	**$18.72**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$26.32	**$25.24**	($1.08)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.04	**$18.26**	($0.78)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$26.83	**$25.73**	($1.10)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$9.10	**$8.73**	($0.37)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$23.00	**$22.06**	($0.94)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$18.66	**$17.90**	($0.76)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$25.16	**$24.14**	($1.02)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.20	**$17.46**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$25.64	**$24.60**	($1.04)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 20% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.59	**$8.24**	($0.35)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$21.71	**$20.82**	($0.89)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$17.61	**$16.89**	($0.72)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$23.75	**$22.78**	($0.97)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.18	**$16.48**	($0.70)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$24.21	**$23.22**	($0.99)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$10.04	**$9.63**	($0.41)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$25.37	**$24.34**	($1.03)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$20.58	**$19.74**	($0.84)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$27.76	**$26.63**	($1.13)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.08	**$19.26**	($0.82)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$28.29	**$27.14**	($1.15)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.60	**$9.21**	($0.39)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.26	**$23.27**	($0.99)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$19.68	**$18.88**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$26.54	**$25.47**	($1.07)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.20	**$18.42**	($0.78)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$27.05	**$25.95**	($1.10)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 20% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.14	**$8.76**	($0.38)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$23.10	**$22.14**	($0.96)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$18.74	**$17.96**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$25.27	**$24.22**	($1.05)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.28	**$17.52**	($0.76)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$25.76	**$24.69**	($1.07)	-4.2%	10/1/2014	0.0%	-4.2%
$100 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.71	**$10.27**	($0.44)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$27.06	**$25.95**	($1.11)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$21.96	**$21.05**	($0.91)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$29.61	**$28.40**	($1.21)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.42	**$20.54**	($0.88)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$30.18	**$28.94**	($1.24)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$10.31	**$9.89**	($0.42)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$26.05	**$24.99**	($1.06)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$21.14	**$20.27**	($0.87)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$28.51	**$27.35**	($1.16)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.62	**$19.78**	($0.84)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$29.05	**$27.87**	($1.18)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 20% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.73	**$9.33**	($0.40)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.59	**$23.58**	($1.01)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$19.95	**$19.13**	($0.82)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$26.90	**$25.80**	($1.10)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.46	**$18.66**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$27.42	**$26.29**	($1.13)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$11.42	**$10.95**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$28.86	**$27.67**	($1.19)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$23.41	**$22.45**	($0.96)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$31.58	**$30.28**	($1.30)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$22.84	**$21.90**	($0.94)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$32.18	**$30.86**	($1.32)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.94	**$10.50**	($0.44)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$27.65	**$26.53**	($1.12)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$22.43	**$21.53**	($0.90)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$30.25	**$29.03**	($1.22)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.88	**$21.00**	($0.88)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$30.83	**$29.59**	($1.24)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 20% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.38	**$9.96**	($0.42)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$26.23	**$25.17**	($1.06)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$21.28	**$20.42**	($0.86)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$28.70	**$27.54**	($1.16)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.76	**$19.92**	($0.84)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$29.25	**$28.07**	($1.18)	-4.0%	10/1/2014	0.0%	-4.0%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$2.09	**$2.01**	($0.08)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 2 TIER RATES	$5.28	**$5.08**	($0.20)	-3.8%	10/1/2014	0.0%	-3.8%
TWO PERSON 3 & 4 TIER RATES	$4.28	**$4.12**	($0.16)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 3 TIER RATES	$5.78	**$5.56**	($0.22)	-3.8%	10/1/2014	0.0%	-3.8%
EMPLOYEE+CHILD(S) 4 TIER RATES	$4.18	**$4.02**	($0.16)	-3.8%	10/1/2014	0.0%	-3.8%
FAMILY 4 TIER RATES	$5.89	**$5.66**	($0.23)	-3.9%	10/1/2014	0.0%	-3.9%
$250 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.99	**$1.90**	($0.09)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 2 TIER RATES	$5.03	**$4.80**	($0.23)	-4.6%	10/1/2014	0.0%	-4.6%
TWO PERSON 3 & 4 TIER RATES	$4.08	**$3.90**	($0.18)	-4.4%	10/1/2014	0.0%	-4.4%
FAMILY 3 TIER RATES	$5.50	**$5.25**	($0.25)	-4.5%	10/1/2014	0.0%	-4.5%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.98	**$3.80**	($0.18)	-4.5%	10/1/2014	0.0%	-4.5%
FAMILY 4 TIER RATES	$5.61	**$5.35**	($0.26)	-4.6%	10/1/2014	0.0%	-4.6%
$500 / 20% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.95	**$1.86**	($0.09)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 2 TIER RATES	$4.93	**$4.70**	($0.23)	-4.7%	10/1/2014	0.0%	-4.7%
TWO PERSON 3 & 4 TIER RATES	$4.00	**$3.81**	($0.19)	-4.8%	10/1/2014	0.0%	-4.8%
FAMILY 3 TIER RATES	$5.39	**$5.14**	($0.25)	-4.6%	10/1/2014	0.0%	-4.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.90	**$3.72**	($0.18)	-4.6%	10/1/2014	0.0%	-4.6%
FAMILY 4 TIER RATES	$5.50	**$5.24**	($0.26)	-4.7%	10/1/2014	0.0%	-4.7%
$100 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$6.13	**$5.88**	($0.25)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$15.49	**$14.86**	($0.63)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.57	**$12.05**	($0.52)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$16.95	**$16.26**	($0.69)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$12.26	**$11.76**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$17.27	**$16.57**	($0.70)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.90	**$5.66**	($0.24)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.91	**$14.30**	($0.61)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$12.10	**$11.60**	($0.50)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$16.31	**$15.65**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.80	**$11.32**	($0.48)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$16.63	**$15.95**	($0.68)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 25% / $5000							
SINGLE 2, 3, & 4 TIER RATES	$5.58	**$5.35**	($0.23)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$14.10	**$13.52**	($0.58)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$11.44	**$10.97**	($0.47)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$15.43	**$14.79**	($0.64)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$11.16	**$10.70**	($0.46)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$15.72	**$15.08**	($0.64)	-4.1%	10/1/2014	0.0%	-4.1%
$100 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.82	**$8.46**	($0.36)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$22.29	**$21.38**	($0.91)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$18.08	**$17.34**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$24.39	**$23.39**	($1.00)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.64	**$16.92**	($0.72)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$24.85	**$23.84**	($1.01)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.50	**$8.15**	($0.35)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$21.48	**$20.60**	($0.88)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$17.43	**$16.71**	($0.72)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$23.50	**$22.53**	($0.97)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.00	**$16.30**	($0.70)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$23.95	**$22.97**	($0.98)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 25% / $2000							
SINGLE 2, 3, & 4 TIER RATES	$8.00	**$7.68**	($0.32)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$20.22	**$19.41**	($0.81)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$16.40	**$15.74**	($0.66)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$22.12	**$21.24**	($0.88)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$16.00	**$15.36**	($0.64)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$22.54	**$21.64**	($0.90)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.42	**$9.04**	($0.38)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$23.80	**$22.84**	($0.96)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$19.31	**$18.53**	($0.78)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$26.05	**$25.00**	($1.05)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.84	**$18.08**	($0.76)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$26.55	**$25.47**	($1.08)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$9.03	**$8.66**	($0.37)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$22.82	**$21.88**	($0.94)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$18.51	**$17.75**	($0.76)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$24.97	**$23.94**	($1.03)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.06	**$17.32**	($0.74)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$25.45	**$24.40**	($1.05)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 25% / $1500							
SINGLE 2, 3, & 4 TIER RATES	$8.58	**$8.23**	($0.35)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$21.68	**$20.80**	($0.88)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$17.59	**$16.87**	($0.72)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$23.72	**$22.76**	($0.96)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$17.16	**$16.46**	($0.70)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$24.18	**$23.19**	($0.99)	-4.1%	10/1/2014	0.0%	-4.1%

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GROUP RATES DESCRIPTION	CURRENT MONTHLY RATES	**PROPOSED MONTHLY RATES**	RATE CHANGE	PERCENT CHANGE	LAST RATE ADJUST DATE	ADJ DURING LAST 12 MONTHS %	TOTAL CHANGE LAST 12 MONTHS %
$100 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.97	**$9.57**	($0.40)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$25.19	**$24.18**	($1.01)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$20.44	**$19.62**	($0.82)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 3 TIER RATES	$27.57	**$26.46**	($1.11)	-4.0%	10/1/2014	0.0%	-4.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.94	**$19.14**	($0.80)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$28.10	**$26.97**	($1.13)	-4.0%	10/1/2014	0.0%	-4.0%
$250 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.59	**$9.20**	($0.39)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.23	**$23.25**	($0.98)	-4.0%	10/1/2014	0.0%	-4.0%
TWO PERSON 3 & 4 TIER RATES	$19.66	**$18.86**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$26.52	**$25.44**	($1.08)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.18	**$18.40**	($0.78)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$27.02	**$25.93**	($1.09)	-4.0%	10/1/2014	0.0%	-4.0%
$500 / 25% / $1000							
SINGLE 2, 3, & 4 TIER RATES	$9.14	**$8.76**	($0.38)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 2 TIER RATES	$23.10	**$22.14**	($0.96)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$18.74	**$17.96**	($0.78)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 3 TIER RATES	$25.27	**$24.22**	($1.05)	-4.2%	10/1/2014	0.0%	-4.2%
EMPLOYEE+CHILD(S) 4 TIER RATES	$18.28	**$17.52**	($0.76)	-4.2%	10/1/2014	0.0%	-4.2%
FAMILY 4 TIER RATES	$25.76	**$24.69**	($1.07)	-4.2%	10/1/2014	0.0%	-4.2%
$100 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.72	**$10.28**	($0.44)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$27.09	**$25.98**	($1.11)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$21.98	**$21.07**	($0.91)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$29.64	**$28.42**	($1.22)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$21.44	**$20.56**	($0.88)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$30.21	**$28.97**	($1.24)	-4.1%	10/1/2014	0.0%	-4.1%
$250 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$10.32	**$9.90**	($0.42)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$26.08	**$25.02**	($1.06)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$21.16	**$20.30**	($0.86)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$28.53	**$27.37**	($1.16)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$20.64	**$19.80**	($0.84)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$29.08	**$27.90**	($1.18)	-4.1%	10/1/2014	0.0%	-4.1%
$500 / 25% / $500							
SINGLE 2, 3, & 4 TIER RATES	$9.82	**$9.42**	($0.40)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 2 TIER RATES	$24.82	**$23.80**	($1.02)	-4.1%	10/1/2014	0.0%	-4.1%
TWO PERSON 3 & 4 TIER RATES	$20.13	**$19.31**	($0.82)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 3 TIER RATES	$27.15	**$26.05**	($1.10)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$19.64	**$18.84**	($0.80)	-4.1%	10/1/2014	0.0%	-4.1%
FAMILY 4 TIER RATES	$27.67	**$26.55**	($1.12)	-4.0%	10/1/2014	0.0%	-4.0%
$100 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.67	**$1.61**	($0.06)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 2 TIER RATES	$4.22	**$4.07**	($0.15)	-3.6%	10/1/2014	0.0%	-3.6%
TWO PERSON 3 & 4 TIER RATES	$3.42	**$3.30**	($0.12)	-3.5%	10/1/2014	0.0%	-3.5%
FAMILY 3 TIER RATES	$4.62	**$4.45**	($0.17)	-3.7%	10/1/2014	0.0%	-3.7%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.34	**$3.22**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 4 TIER RATES	$4.71	**$4.54**	($0.17)	-3.6%	10/1/2014	0.0%	-3.6%
$250 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.61	**$1.55**	($0.06)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 2 TIER RATES	$4.07	**$3.92**	($0.15)	-3.7%	10/1/2014	0.0%	-3.7%
TWO PERSON 3 & 4 TIER RATES	$3.30	**$3.18**	($0.12)	-3.6%	10/1/2014	0.0%	-3.6%
FAMILY 3 TIER RATES	$4.45	**$4.29**	($0.16)	-3.6%	10/1/2014	0.0%	-3.6%
EMPLOYEE+CHILD(S) 4 TIER RATES	$3.22	**$3.10**	($0.12)	-3.7%	10/1/2014	0.0%	-3.7%
FAMILY 4 TIER RATES	$4.54	**$4.37**	($0.17)	-3.7%	10/1/2014	0.0%	-3.7%
$500 / 25% / Unlimited							
SINGLE 2, 3, & 4 TIER RATES	$1.49	**$1.43**	($0.06)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 2 TIER RATES	$3.77	**$3.61**	($0.16)	-4.2%	10/1/2014	0.0%	-4.2%
TWO PERSON 3 & 4 TIER RATES	$3.05	**$2.93**	($0.12)	-3.9%	10/1/2014	0.0%	-3.9%
FAMILY 3 TIER RATES	$4.12	**$3.95**	($0.17)	-4.1%	10/1/2014	0.0%	-4.1%
EMPLOYEE+CHILD(S) 4 TIER RATES	$2.98	**$2.86**	($0.12)	-4.0%	10/1/2014	0.0%	-4.0%
FAMILY 4 TIER RATES	$4.20	**$4.03**	($0.17)	-4.0%	10/1/2014	0.0%	-4.0%
DEPENDENT/STUDENT COVERAGE (Buffalo HMO and POS)							
26/26	1.0485	**1.0485**	0.0000	0.0%	10/1/2014	0.0%	0.0%
Form LH1R4N0169, CH1A4N0026_0405, CH1A4N0048_0405:							
Legally Domiciled Adult Dependent Coverage							
SINGLE 2, 3, & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 2 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
TWO PERSON 3 & 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 3 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
EMPLOYEE+CHILD(S) 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%
FAMILY 4 TIER RATES	$0.00	**$0.00**	$0.00	0.0%	10/1/2014	0.0%	0.0%