

MVP Health Plan, Inc.

Effective January 1, 2015

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MVP Form ID	Form Description	Plan Type	Small vs Individual	Standard vs Non-Standard	Metal Level	Form Applies to: On vs Off Exchange
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	HMO	Small	Standard	Gold	Off

NOTE:
All cost sharing after Deductible unless otherwise noted by "no DD"

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MVP Form ID	Available to "Child Only"	Marketing Name	Single Deductible Medical	Family Deductible Medical	Single OOP Maximum	Family OOP Maximum	Emergency Room	Inpatient Stay/SNF
NY-HNY-SG-001-S (2015)	No	MVP Healthy NY	\$600	\$1,200	\$4,000	\$8,000	\$150	\$1,000

NOTE:
 All cost sharing after Deductible

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MVP Form ID	Outpatient Facility	Physician Surgery	Primary Care Office	Specialist Office	Mental Health Office	High Tech Imaging	Diagnostic Imaging	PT/OT/ST	Lab
NY-HNY-SG-001-S (2015)	\$100	\$100	\$25	\$40	\$25	\$40	\$40	\$30	\$40

NOTE:
 All cost sharing after Deductible

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MVP Form ID	Dep Thru 29 Coverage	Pediatric Dental Available Via	Tier 1 Prescription	Tier 2 Prescription	Tier 3 Prescription	Prescription Deductible	IRS Qualified Plan
NY-HNY-SG-001-S (2015)	Optional Rider	Stand Alone Dental Carrier	\$10	\$35	\$70	\$0	No

NOTE:
All cost sharing after Deductible

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Exhibit A

MVP Form ID	Out of Network				
	Single Deductible	Family Deductible	Coinsurance	Single Out of Pocket Max	Family Out of Pocket Max
NY-HNY-SG-001-S (2015)	N/A	N/A	N/A	N/A	N/A

NOTE:
All cost sharing after Deductible

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MVP Form ID	MVP Form for Rate Distinction	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Available to Child Only Policies	Form Applies to: On vs Off Exchange
NY-HNY-399	NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	No	Off
NY-HNY-700	NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	No	Off
NY-HNY-100	NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	No	Off

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Exhibit B

Area Factor

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County	2014 Rate Region by DFS	Standard HNY (AR44)	2015 MVP Rate Relativites - GROUP
ALBANY	1 Albany	X	0.9534
COLUMBIA	1 Albany	X	0.9534
FULTON	1 Albany	X	0.9534
GREENE	1 Albany	X	0.9534
MONTGOMERY	1 Albany	X	0.9534
RENSSELAER	1 Albany	X	0.9534
SARATOGA	1 Albany	X	0.9534
SCHENECTADY	1 Albany	X	0.9534
SCHOHARIE	1 Albany	X	0.9534
WARREN	1 Albany	X	0.9534
WASHINGTON	1 Albany	X	0.9534
ALLEGANY	2 Buffalo	No	0.7885
CATTARAUGUS	2 Buffalo	No	0.7885
CHAUTAUQUA	2 Buffalo	No	0.7885
ERIE	2 Buffalo	No	0.7885
GENESEE	2 Buffalo	X	0.7885
NIAGARA	2 Buffalo	No	0.7885
ORLEANS	2 Buffalo	X	0.7885
WYOMING	2 Buffalo	X	0.7885
DELAWARE	3 Mid-Hudson	X	1.0725
DUTCHESS	3 Mid-Hudson	X	1.0725
ORANGE	3 Mid-Hudson	X	1.0725
PUTNAM	3 Mid-Hudson	X	1.0725
SULLIVAN	3 Mid-Hudson	X	1.0725
ULSTER	3 Mid-Hudson	X	1.0725
BRONX	4 NYC	No	1.2572
KINGS	4 NYC	No	1.2572
NEW YORK	4 NYC	No	1.2572
QUEENS	4 NYC	No	1.2572
RICHMOND	4 NYC	No	1.2572
ROCKLAND	4 NYC	X	1.2572
WESTCHESTER	4 NYC	Pending	1.2572
LIVINGSTON	5 Rochester	X	0.7975
MONROE	5 Rochester	X	0.7975
ONTARIO	5 Rochester	X	0.7975
SENECA	5 Rochester	X	0.7975
WAYNE	5 Rochester	X	0.7975
YATES	5 Rochester	X	0.7975
BROOME	6 Syracuse	X	1.0358
CAYUGA	6 Syracuse	X	1.0358
CHEMUNG	6 Syracuse	No	1.0358
CORTLAND	6 Syracuse	X	1.0358
ONONDAGA	6 Syracuse	X	1.0358
SCHUYLER	6 Syracuse	No	1.0358
STEUBEN	6 Syracuse	X	1.0358
TIOGA	6 Syracuse	X	1.0358
TOMPKINS	6 Syracuse	X	1.0358
CHENANGO	7 Utica/Watertown	X	0.9722
CLINTON	7 Utica/Watertown	X	0.9722
ESSEX	7 Utica/Watertown	X	0.9722
FRANKLIN	7 Utica/Watertown	X	0.9722
HAMILTON	7 Utica/Watertown	X	0.9722
HERKIMER	7 Utica/Watertown	X	0.9722
JEFFERSON	7 Utica/Watertown	X	0.9722
LEWIS	7 Utica/Watertown	X	0.9722

MVP Health Plan, Inc.**Exhibit B**

Area Factor

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County	2014 Rate Region by DFS	Standard HNY (AR44)	2015 MVP Rate Relativites - GROUP
MADISON	7 Utica/Watertown	X	0.9722
ONEIDA	7 Utica/Watertown	X	0.9722
OSWEGO	7 Utica/Watertown	X	0.9722
OTSEGO	7 Utica/Watertown	X	0.9722
SAINT LAWRENCE	7 Utica/Watertown	X	0.9722
NASSAU	8 Long Island	No	1.2294
SUFFOLK	8 Long Island	No	1.2294

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	First Quarter 2015				
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	1 Albany	\$443.52	\$887.04	\$753.98	\$1,264.03	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	2 Buffalo	\$366.81	\$733.62	\$623.58	\$1,045.41	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	3 Mid-Hudson	\$498.93	\$997.86	\$848.18	\$1,421.95	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	4 NYC	\$584.85	\$1,169.70	\$994.25	\$1,666.82	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	5 Rochester	\$371.00	\$742.00	\$630.70	\$1,057.35	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	6 Syracuse	\$481.86	\$963.72	\$819.16	\$1,373.30	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	7 Utica/ Watertown	\$452.27	\$904.54	\$768.86	\$1,288.97	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	7 Utica/ Watertown	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	7 Utica/ Watertown	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	1 Albany	-\$2.39	-\$4.78	-\$4.06	-\$6.81	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	2 Buffalo	-\$1.98	-\$3.96	-\$3.37	-\$5.64	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	3 Mid-Hudson	-\$2.69	-\$5.38	-\$4.57	-\$7.67	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	4 NYC	-\$3.15	-\$6.30	-\$5.36	-\$8.98	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	5 Rochester	-\$2.00	-\$4.00	-\$3.40	-\$5.70	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	6 Syracuse	-\$2.60	-\$5.20	-\$4.42	-\$7.41	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	7 Utica/ Watertown	-\$2.44	-\$4.88	-\$4.15	-\$6.95	N/A

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	Second Quarter 2015				
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	1 Albany	\$450.62	\$901.24	\$766.05	\$1,284.27	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	2 Buffalo	\$372.68	\$745.36	\$633.56	\$1,062.14	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	3 Mid-Hudson	\$506.91	\$1,013.82	\$861.75	\$1,444.69	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	4 NYC	\$594.21	\$1,188.42	\$1,010.16	\$1,693.50	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	5 Rochester	\$376.94	\$753.88	\$640.80	\$1,074.28	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	6 Syracuse	\$489.57	\$979.14	\$832.27	\$1,395.27	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	7 Utica/ Watertown	\$459.51	\$919.02	\$781.17	\$1,309.60	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	7 Utica/ Watertown	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	7 Utica/ Watertown	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	1 Albany	-\$2.43	-\$4.86	-\$4.13	-\$6.93	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	2 Buffalo	-\$2.01	-\$4.02	-\$3.42	-\$5.73	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	3 Mid-Hudson	-\$2.73	-\$5.46	-\$4.64	-\$7.78	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	4 NYC	-\$3.20	-\$6.40	-\$5.44	-\$9.12	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	5 Rochester	-\$2.03	-\$4.06	-\$3.45	-\$5.79	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	6 Syracuse	-\$2.64	-\$5.28	-\$4.49	-\$7.52	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	7 Utica/ Watertown	-\$2.48	-\$4.96	-\$4.22	-\$7.07	N/A

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	Third Quarter 2015				
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	1 Albany	\$457.83	\$915.66	\$778.31	\$1,304.82	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	2 Buffalo	\$378.64	\$757.28	\$643.69	\$1,079.12	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	3 Mid-Hudson	\$515.02	\$1,030.04	\$875.53	\$1,467.81	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	4 NYC	\$603.72	\$1,207.44	\$1,026.32	\$1,720.60	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	5 Rochester	\$382.97	\$765.94	\$651.05	\$1,091.46	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	6 Syracuse	\$497.40	\$994.80	\$845.58	\$1,417.59	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	7 Utica/ Watertown	\$466.86	\$933.72	\$793.66	\$1,330.55	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	7 Utica/ Watertown	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	7 Utica/ Watertown	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	1 Albany	-\$2.47	-\$4.94	-\$4.20	-\$7.04	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	2 Buffalo	-\$2.04	-\$4.08	-\$3.47	-\$5.81	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	3 Mid-Hudson	-\$2.77	-\$5.54	-\$4.71	-\$7.89	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	4 NYC	-\$3.25	-\$6.50	-\$5.53	-\$9.26	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	5 Rochester	-\$2.06	-\$4.12	-\$3.50	-\$5.87	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	6 Syracuse	-\$2.68	-\$5.36	-\$4.56	-\$7.64	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	7 Utica/ Watertown	-\$2.52	-\$5.04	-\$4.28	-\$7.18	N/A

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	Fourth Quarter 2015				
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	1 Albany	\$465.16	\$930.32	\$790.77	\$1,325.71	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	2 Buffalo	\$384.70	\$769.40	\$653.99	\$1,096.40	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	3 Mid-Hudson	\$523.26	\$1,046.52	\$889.54	\$1,491.29	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	4 NYC	\$613.38	\$1,226.76	\$1,042.75	\$1,748.13	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	5 Rochester	\$389.10	\$778.20	\$661.47	\$1,108.94	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	6 Syracuse	\$505.36	\$1,010.72	\$859.11	\$1,440.28	N/A
NY-HNY-SG-001-S (2015)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	7 Utica/ Watertown	\$474.33	\$948.66	\$806.36	\$1,351.84	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	7 Utica/ Watertown	0.49%	0.49%	0.49%	0.49%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	7 Utica/ Watertown	0.00%	0.00%	0.00%	0.00%	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	1 Albany	-\$2.51	-\$5.02	-\$4.27	-\$7.15	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	2 Buffalo	-\$2.07	-\$4.14	-\$3.52	-\$5.90	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	3 Mid-Hudson	-\$2.81	-\$5.62	-\$4.78	-\$8.01	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	4 NYC	-\$3.30	-\$6.60	-\$5.61	-\$9.41	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	5 Rochester	-\$2.09	-\$4.18	-\$3.55	-\$5.96	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	6 Syracuse	-\$2.72	-\$5.44	-\$4.62	-\$7.75	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	7 Utica/ Watertown	-\$2.56	-\$5.12	-\$4.35	-\$7.30	N/A

MVP Health Plan, Inc.

Example of Premium Calculation with Rider

Effective January 1, 2015

Version: 9/3/14

NYS Target Loss Ratio for Overall Book of Business 83.71%

MVP Form ID	NY-HNY-SG-001-S (2015)	NY-HNY-SG-001-S (2015)	NY-HNY-SG-001-S (2015)	NY-HNY-SG-001-S (2015)
Rate Region	1 Albany	1 Albany	1 Albany	1 Albany
Benefit Description	Standard Healthy NY Gold 1 Off			
Small vs Individual	Small	Small	Small	Small
Metal Level	Gold	Gold	Gold	Gold
Contract Type	Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Family Planning Exclusion Rider?	No	No	Yes: NY-HNY-399-G	Yes: NY-HNY-399-G
Domestic Partner Rider?	No	Yes: NY-HNY-700	No	Yes: NY-HNY-700
Dependent Through Age 29 Rider?	No	No	Yes: NY-HNY-100	No
A) First Quarter 2015 Coplan Premium	\$443.52	\$887.04	\$753.98	\$1,264.03
B) Family Planning Exclusion Rider			-\$4.06	-\$6.81
C) Domestic Partner Rider		\$0.00		\$0.00
D) Dependent Through Age 29 Rider			0.49%	
2015 Gross Premium, after Rider(s) = [A + B] * [1 + C] * [1 + D]	\$443.52	\$887.04	\$753.59	\$1,257.22

NY OFF-EXCHANGE BASE COMMISSION PROGRAM

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SMALL GROUP (2-50)

4% of paid premium

INDIVIDUAL/FAMILY MARKETPLACE

3% of paid premium

NOTE: Pediatric Dental commission is paid by Delta Dental.

LARGE GROUP (51+)

EPO/PPO

4% of paid premium for the first \$1 million in premiums for all products

2.5% of paid premium thereafter

Unless otherwise negotiated at the time of the quote

HDHP

5% of paid premium for the first \$1 million in premiums for all products

2.5% of paid premium thereafter

Unless otherwise negotiated at the time of the quote

HMO/POS

4% of paid premium for the first \$1 million in premiums for all products

2.5% of paid premium thereafter

GROUP MEDICARE ADVANTAGE (3 CONTRACT MINIMUM)

Gold HMO/Gold Anywhere PPO/USA Care PPO

\$12.50 per contract per month

RXCare Stand Alone PDP

\$3.50 per contract per month

NOTE: Contract must be in force for 3 months before payment is made, i.e. commission for contracts written in January will be paid in April. Pursuant to the CMS Medicare Guidelines, in the event that a Medicare enrollee disenrolls within less than ninety (90) days after enrollment, any payment paid or accrued to broker will be returned to or withheld by MVP. Brokers must be MVP Medicare certified.

MVP DENTAL (FULLY INSURED)

Small Group (2-50) 10%

Large Group (51+) 10%

General provisions regarding MVP's base and bonus compensation program are outlined under the GENERAL PROVISIONS section of this document, located on the back page.

NY OFF-EXCHANGE BASE PROGRAM

GENERAL PROVISIONS

- All groups must meet MVP's eligibility and participation requirement.
- Large group commissions will be paid according to the Schedule unless negotiated.
- Once the annual premiums accumulated for all large group medical products (EPO/PPO, HDHP, HMO/POS) combined reach \$1 million for the calendar year, the commissions will drop to the lower payout amount the first of the next month.
- Any group with annualized premium over \$30 million will pay at \$5.00 per contract per month from first dollar.
- Brokers are paid commission based on the amount of monthly premium paid by each of the broker's group/individual/family contracts.
- Commissions are paid monthly, with the exception of the Bonus Program.
- Negotiated commissions (EPO/PPO, HDHP products only) can range from 0-8% of paid premium. The in-force Broker of Record (BOR) sets the commission rate for the contract year for renewals. For new MVP business, the first broker to quote sets the commission rate for the initial contract year.
- MVP reserves the right, in its sole discretion, to alter or void the compensation programs at any time in response to issues and conditions that affect the corporation, business, marketplace or economy. Entitlement to commission and bonuses is subject to terms and conditions contained in the Broker Agreement. MVP reserves the right to make the final determination of eligibility for case (group/member) credit, premium credit and commission/bonus payments. The forgoing commission rates may be changed at MVP's option on thirty (30) days notice to brokers.



2014 Broker Commission Schedule
Effective January 1, 2014

NEW YORK BROKER BONUS PROGRAM

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BONUS ON NET GROWTH

200 member net growth: \$4,000	2,000 member net growth: \$75,000
500 member net growth: \$10,000	2,500 member net growth: \$100,000
1,000 member net growth: \$25,000	3,000+ member net growth: \$150,000
1,500 member net growth: \$40,000	

TO QUALIFY FOR NET GROWTH BONUS:

1. An agency with a book of business of 200 or more MVP members (large group HMO/EPO/PPO/HDHP membership) as of 1/1/2014 must maintain 75% retention with existing business. Retention will be based on a membership comparison of book of business on 12/31/2013 (large group HMO/EPO/PPO/HDHP membership) compared to 12/31/2014 book of business (large group HMO/EPO/PPO/HDHP).
OR
2. Agencies with less than 200 MVP members (large group HMO/EPO/PPO/HDHP membership) as of 1/1/2014 can become eligible for net growth bonus after they meet the 200 MVP membership (large group HMO/EPO/PPO/HDHP membership) minimum. Minimum membership requirement must be met by 12/31/14.
OR
3. Any new agency that brought MVP 200 or more members (large group HMO/EPO/PPO/HDHP membership) within the first 2 quarters of 2014 would be eligible for the Net Growth Bonus.

BONUS PROVISIONS:

1. Net growth bonus payment will be based on a membership comparison of book of business on 12/31/2013 (large group EPO/PPO/HDHP membership) compared to 12/31/2014 book of business (large group EPO/PPO/HDHP and new small group Off-Exchange). **OR-** For new agency that brought MVP 200 or more members within the first 2 quarters of 2014 would be eligible for the Net Growth Bonus.
2. MVP's HMO, Medicare Advantage, HNY Group, Chamber, Association, ASO, NY State of Health™ SHOP and individual On-Exchange and individual Off-Exchange membership are excluded from this bonus program.
3. If a broker loses a group due to a BOR transfer and the group remains enrolled until December 31, the group will be removed entirely from the bonus calculation of the original broker. Neither broker will lose or gain from a midyear Broker of Record change as long as group remains active with MVP as of 12/31/14.
4. Business transfer from non-applicable product lines (ASO, HMO, etc.) is excluded from net growth calculation.

GROUP MEDICARE ADVANTAGE BONUS

51-99 enrolled contracts	\$5,000 per group
100-249 enrolled contracts	\$10,000 per group
250-499 enrolled contracts	\$25,000 per group
500+ enrolled contracts	\$50,000 per group

NOTES:

1. Bonus is based on enrolled contracts for groups with effective dates through 7/1/14. Bonus applies to new sales and total MVP takeover of existing groups, which result in contract growth over 50 contracts.

GENERAL PROVISIONS

- Commissions are paid monthly, with the exception of the Bonus Program.
- Annual bonus payments will be made by April 30, 2015.
- MVP reserves the right, in its sole discretion, to alter or void the compensation programs at any time in response to issues and conditions that affect the corporation, business, marketplace or economy. Entitlement to commission and bonuses is subject to terms and conditions contained in the Broker Agreement. MVP reserves the right to make the final determination of eligibility for case (group/member)

**2014 Broker Commission Schedule
Effective January 1, 2014**

credit, premium credit and commission/ bonus payments. The forgoing commission rates may be changed at MVP's option on thirty (30) days notice to brokers.

MVP Health Plan, Inc.
Underwriting Guidelines
Effective January 1, 2015
Version: 9/3/14

Exhibit F

Underwriting guidelines are currently pending with DFS.