

MVP Health Plan, Inc.

Effective January 1, 2015

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MVP Health Plan, Inc.
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Exhibit A

MVP Form ID	Form Description	Plan Type	Small vs Individual	Standard vs Non-Standard	Metal Level	Form Applies to: On vs Off Exchange	Available to "Child Only"
		QHDHP HMO					
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	(Emb)	Small	Standard	Bronze	On	No
FRNY-HMO-SS-001-S (2015)	Standard Silver	HMO	Small	Standard	Silver	On	No
FRNY-HMO-SG-001-S (2015)	Standard Gold	HMO	Small	Standard	Gold	On	No
FRNY-HMO-SP-001-S (2015)	Standard Platinum	HMO	Small	Standard	Platinum	On	No
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	HMO	Small	Non-Standard	Bronze	On	No
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	HMO	Small	Non-Standard	Bronze	On	No
		QHDHP HMO					
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	(Emb)	Small	Non-Standard	Bronze	On	No
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	HMO	Small	Non-Standard	Silver	On	No
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	HMO	Small	Non-Standard	Silver	On	No
		QHDHP HMO					
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	(Agg)	Small	Non-Standard	Silver	On	No
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	HMO	Small	Non-Standard	Gold	On	No
		QHDHP HMO					
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	(Agg)	Small	Non-Standard	Gold	On	No
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	HMO	Small	Non-Standard	Platinum	On	No
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	HMO	Small	Non-Standard	Platinum	On	No

NOTE:

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

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MVP Form ID	Marketing Name	Single Deductible Medical	Family Deductible Medical	Single OOP Maximum	Family OOP Maximum	Emergency Room	Inpatient Stay/SNF
FRNY-HMOH-SB-001-S (2015)	MVP Premier	\$3,000	\$6,000	\$6,350	\$12,700	50%	50%
FRNY-HMO-SS-001-S (2015)	MVP Premier	\$2,000	\$4,000	\$5,500	\$11,000	\$150	\$1,500
FRNY-HMO-SG-001-S (2015)	MVP Premier	\$600	\$1,200	\$4,000	\$8,000	\$150	\$1,000
FRNY-HMO-SP-001-S (2015)	MVP Premier	\$0	\$0	\$2,000	\$4,000	\$100	\$500
FRNY-HMO-SB-001-N (2015)	MVP Premier Plus	\$3,500	\$7,000	\$6,350	\$12,700	50%	50%
FRNY-HMO-SB-002-N (2015)	MVP Premier Plus	\$4,000	\$8,000	\$6,350	\$12,700	\$350 no DD	30%
FRNY-HMOH-SB-003-N (2015)	MVP Premier Plus HDHP	\$4,000	\$8,000	\$6,350	\$12,700	\$300	30%
FRNY-HMO-SS-001-N (2015)	MVP Premier Plus	\$1,900	\$3,800	\$6,350	\$12,700	\$350	20%
FRNY-HMO-SS-002-N (2015)	MVP Premier Plus	\$1,500	\$3,000	\$6,350	\$12,700	\$350 no DD	20%
FRNY-HMOH-SS-003-N (2015)	MVP Premier Plus HDHP	\$1,500	\$3,000	\$6,350	\$12,700	\$300	\$500
FRNY-HMO-SG-001-N (2015)	MVP Premier Plus	\$850	\$1,700	\$6,350	\$12,700	\$300 no DD	\$500
FRNY-HMOH-SG-002-N (2015)	MVP Premier Plus HDHP	\$1,400	\$2,800	\$6,350	\$12,700	\$75	\$200
FRNY-HMO-SP-001-N (2015)	MVP Premier Plus	\$0	\$0	\$3,000	\$6,000	\$100	\$300
FRNY-HMO-SP-002-N (2015)	MVP Premier Plus	\$0	\$0	\$2,500	\$5,000	\$100	\$300

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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
FRNY-HMOH-SB-001-S (2015)	50%	50%	50%	50%	50%	50%	50%	50%
FRNY-HMO-SS-001-S (2015)	\$100	\$100	\$30	\$50	\$30	\$50	\$50	\$30
FRNY-HMO-SG-001-S (2015)	\$100	\$100	\$25	\$40	\$25	\$40	\$40	\$30
FRNY-HMO-SP-001-S (2015)	\$100	\$100	\$15	\$35	\$15	\$35	\$35	\$25
FRNY-HMO-SB-001-N (2015)	\$300	\$300	\$35	\$80	\$80	\$200	\$100	\$80
FRNY-HMO-SB-002-N (2015)	\$300	\$300	3 visits at \$0, then \$35 no DD	\$60	\$60	\$200	\$100	\$60
FRNY-HMOH-SB-003-N (2015)	\$100	\$100	\$30	\$50	\$50	\$200	\$100	\$50
FRNY-HMO-SS-001-N (2015)	\$300	\$200	\$30 no DD	\$50	\$50	\$225	\$125	\$50
FRNY-HMO-SS-002-N (2015)	\$200	\$200	3 visits at \$0, then \$35 no DD	\$60	\$60	\$225	\$125	\$60
FRNY-HMOH-SS-003-N (2015)	\$200	\$100	\$25	\$50	\$50	\$150	\$50	\$50
FRNY-HMO-SG-001-N (2015)	\$200	\$100	\$15	\$45	\$45	\$100	\$60	\$45
FRNY-HMOH-SG-002-N (2015)	\$100	\$25	\$5	\$15	\$15	\$75	\$15	\$15
FRNY-HMO-SP-001-N (2015)	\$100	\$100	3 visits at \$0, then \$5	\$40	\$40	\$100	\$40	\$40
FRNY-HMO-SP-002-N (2015)	\$100	\$50	\$5	\$30	\$30	\$100	\$30	\$30

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MVP Form ID	Lab	Dep Thru 29 Coverage	Pediatric Dental Available Via	Tier 1 Prescription	Tier 2 Prescription	Tier 3 Prescription	Prescription Deductible
FRNY-HMOH-SB-001-S (2015)	50% Optional Rider	Stand Alone Dental Carrier		\$10	\$35	\$70	Integrated with Med
FRNY-HMO-SS-001-S (2015)	\$50 Optional Rider	Stand Alone Dental Carrier		\$10	\$35	\$70	\$0
FRNY-HMO-SG-001-S (2015)	\$40 Optional Rider	Stand Alone Dental Carrier		\$10	\$35	\$70	\$0
FRNY-HMO-SP-001-S (2015)	\$35 Optional Rider	Stand Alone Dental Carrier		\$10	\$30	\$60	\$0
FRNY-HMO-SB-001-N (2015)	\$80 Optional Rider	Stand Alone Dental Carrier		\$10	\$40	50%	\$200
FRNY-HMO-SB-002-N (2015)	\$60 Optional Rider	Stand Alone Dental Carrier		\$8	\$40	\$60	Integrated with Med
FRNY-HMOH-SB-003-N (2015)	\$50 Optional Rider	Stand Alone Dental Carrier		\$5	\$40	\$60	Integrated with Med
FRNY-HMO-SS-001-N (2015)	\$50 Optional Rider	Stand Alone Dental Carrier		\$8	\$35	\$70	\$100 Brand Only
FRNY-HMO-SS-002-N (2015)	\$60 Optional Rider	Stand Alone Dental Carrier		\$8	\$35	\$70	Integrated with Med
FRNY-HMOH-SS-003-N (2015)	\$50 Optional Rider	Stand Alone Dental Carrier		\$10	\$40	\$60	Integrated with Med
FRNY-HMO-SG-001-N (2015)	\$45 Optional Rider	Stand Alone Dental Carrier		\$5	\$35	\$70	\$100 Brand Only
FRNY-HMOH-SG-002-N (2015)	\$15 Optional Rider	Stand Alone Dental Carrier		\$5	\$15	\$25	Integrated with Med
FRNY-HMO-SP-001-N (2015)	\$40 Optional Rider	Stand Alone Dental Carrier		\$5	\$30	\$50	\$0
FRNY-HMO-SP-002-N (2015)	\$30 Optional Rider	Stand Alone Dental Carrier		\$5	\$30	\$50	\$0

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Exhibit A

MVP Form ID	IRS Qualified Plan	Out of Network				
		Single Deductible	Family Deductible	Coinsurance	Single Out of Pocket Max	Family Out of Pocket Max
FRNY-HMOH-SB-001-S (2015)	Yes	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SS-001-S (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SG-001-S (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SP-001-S (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SB-001-N (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SB-002-N (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMOH-SB-003-N (2015)	Yes	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SS-001-N (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SS-002-N (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMOH-SS-003-N (2015)	Yes	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SG-001-N (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMOH-SG-002-N (2015)	Yes	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SP-001-N (2015)	No	N/A	N/A	N/A	N/A	N/A
FRNY-HMO-SP-002-N (2015)	No	N/A	N/A	N/A	N/A	N/A

NOTE:
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MVP Health Plan, Inc.
 Rider Descriptions
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Exhibit A.1

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
FRNY-E-100	FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	No	On
FRNY-E-700	FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	No	On
FRNY-E-399	FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	No	On
FRNY-E-399	FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	No	On
FRNY-E-399	FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	No	On
FRNY-E-399	FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	No	On

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Exhibit B

Area Factor
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County	2014 Rate Region by DFS	On Exchange: Small		2015 MVP Rate Relativites - GROUP
		Standard (AR44)	Non-Standard (AR44)	
ALBANY	1 Albany	X	X	0.9534
COLUMBIA	1 Albany	X	X	0.9534
FULTON	1 Albany	X	No	0.9534
GREENE	1 Albany	X	X	0.9534
MONTGOMERY	1 Albany	X	X	0.9534
RENSSELAER	1 Albany	X	X	0.9534
SARATOGA	1 Albany	X	X	0.9534
SCHENECTADY	1 Albany	X	X	0.9534
SCHOHARIE	1 Albany	X	No	0.9534
WARREN	1 Albany	X	X	0.9534
WASHINGTON	1 Albany	X	X	0.9534
ALLEGANY	2 Buffalo	No	No	0.7885
CATTARAUGUS	2 Buffalo	No	No	0.7885
CHAUTAUQUA	2 Buffalo	No	No	0.7885
ERIE	2 Buffalo	No	No	0.7885
GENESEE	2 Buffalo	X	No	0.7885
NIAGARA	2 Buffalo	No	No	0.7885
ORLEANS	2 Buffalo	X	X	0.7885
WYOMING	2 Buffalo	X	X	0.7885
DELAWARE	3 Mid-Hudson	X	No	1.0725
DUTCHESS	3 Mid-Hudson	X	X	1.0725
ORANGE	3 Mid-Hudson	X	X	1.0725
PUTNAM	3 Mid-Hudson	X	X	1.0725
SULLIVAN	3 Mid-Hudson	X	X	1.0725
ULSTER	3 Mid-Hudson	X	X	1.0725
BRONX	4 NYC	No	No	1.2572
KINGS	4 NYC	No	No	1.2572
NEW YORK	4 NYC	No	No	1.2572
QUEENS	4 NYC	No	No	1.2572
RICHMOND	4 NYC	No	No	1.2572
ROCKLAND	4 NYC	X	X	1.2572
WESTCHESTER	4 NYC	Pending	Pending	1.2572
LIVINGSTON	5 Rochester	X	X	0.7975
MONROE	5 Rochester	X	X	0.7975
ONTARIO	5 Rochester	X	X	0.7975
SENECA	5 Rochester	X	X	0.7975
WAYNE	5 Rochester	X	X	0.7975
YATES	5 Rochester	X	X	0.7975
BROOME	6 Syracuse	X	X	1.0358
CAYUGA	6 Syracuse	X	X	1.0358
CHEMUNG	6 Syracuse	No	No	1.0358
CORTLAND	6 Syracuse	X	X	1.0358
ONONDAGA	6 Syracuse	X	X	1.0358
SCHUYLER	6 Syracuse	No	No	1.0358
STEBEN	6 Syracuse	X	No	1.0358
TIOGA	6 Syracuse	X	No	1.0358
TOMPKINS	6 Syracuse	X	X	1.0358
CHENANGO	7 Utica/Watertown	X	X	0.9722
CLINTON	7 Utica/Watertown	X	No	0.9722
ESSEX	7 Utica/Watertown	X	No	0.9722
FRANKLIN	7 Utica/Watertown	X	No	0.9722
HAMILTON	7 Utica/Watertown	X	No	0.9722
HERKIMER	7 Utica/Watertown	X	No	0.9722
JEFFERSON	7 Utica/Watertown	X	No	0.9722
LEWIS	7 Utica/Watertown	X	X	0.9722
MADISON	7 Utica/Watertown	X	X	0.9722
ONEIDA	7 Utica/Watertown	X	X	0.9722
OSWEGO	7 Utica/Watertown	X	X	0.9722
OTSEGO	7 Utica/Watertown	X	No	0.9722
SAINT LAWRENCE	7 Utica/Watertown	X	No	0.9722
NASSAU	8 Long Island	No	No	1.2294
SUFFOLK	8 Long Island	No	No	1.2294

MVP Health Plan, Inc.

Premiums

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Exhibit C

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
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	1 Albany	\$332.63	\$665.26	\$565.47	\$948.00	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	1 Albany	\$416.38	\$832.76	\$707.85	\$1,186.68	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	1 Albany	\$498.51	\$997.02	\$847.47	\$1,420.75	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	1 Albany	\$588.53	\$1,177.06	\$1,000.50	\$1,677.31	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	1 Albany	\$342.48	\$684.96	\$582.22	\$976.07	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	1 Albany	\$351.24	\$702.48	\$597.11	\$1,001.03	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	1 Albany	\$339.20	\$678.40	\$576.64	\$966.72	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	1 Albany	\$416.38	\$832.76	\$707.85	\$1,186.68	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	1 Albany	\$414.69	\$829.38	\$704.97	\$1,181.87	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	1 Albany	\$415.25	\$830.50	\$705.93	\$1,183.46	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	1 Albany	\$488.46	\$976.92	\$830.38	\$1,392.11	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	1 Albany	\$469.54	\$939.08	\$798.22	\$1,338.19	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	1 Albany	\$586.01	\$1,172.02	\$996.22	\$1,670.13	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	1 Albany	\$592.30	\$1,184.60	\$1,006.91	\$1,688.06	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	2 Buffalo	\$275.10	\$550.20	\$467.67	\$784.04	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	2 Buffalo	\$344.36	\$688.72	\$585.41	\$981.43	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	2 Buffalo	\$412.29	\$824.58	\$700.89	\$1,175.03	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	2 Buffalo	\$486.74	\$973.48	\$827.46	\$1,387.21	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	2 Buffalo	\$283.25	\$566.50	\$481.53	\$807.26	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	2 Buffalo	\$290.49	\$580.98	\$493.83	\$827.90	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	2 Buffalo	\$280.53	\$561.06	\$476.90	\$799.51	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	2 Buffalo	\$344.36	\$688.72	\$585.41	\$981.43	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	2 Buffalo	\$342.96	\$685.92	\$583.03	\$977.44	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	2 Buffalo	\$343.43	\$686.86	\$583.83	\$978.78	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	2 Buffalo	\$403.98	\$807.96	\$686.77	\$1,151.34	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	2 Buffalo	\$388.33	\$776.66	\$660.16	\$1,106.74	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	2 Buffalo	\$484.65	\$969.30	\$823.91	\$1,381.25	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	2 Buffalo	\$489.86	\$979.72	\$832.76	\$1,396.10	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	3 Mid-Hudson	\$374.18	\$748.36	\$636.11	\$1,066.41	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	3 Mid-Hudson	\$468.40	\$936.80	\$796.28	\$1,334.94	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	3 Mid-Hudson	\$560.79	\$1,121.58	\$953.34	\$1,598.25	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	3 Mid-Hudson	\$662.05	\$1,324.10	\$1,125.49	\$1,886.84	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	3 Mid-Hudson	\$385.27	\$770.54	\$654.96	\$1,098.02	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	3 Mid-Hudson	\$395.12	\$790.24	\$671.70	\$1,126.09	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	3 Mid-Hudson	\$381.57	\$763.14	\$648.67	\$1,087.47	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	3 Mid-Hudson	\$468.40	\$936.80	\$796.28	\$1,334.94	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	3 Mid-Hudson	\$466.49	\$932.98	\$793.03	\$1,329.50	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	3 Mid-Hudson	\$467.13	\$934.26	\$794.12	\$1,331.32	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	3 Mid-Hudson	\$549.48	\$1,098.96	\$934.12	\$1,566.02	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	3 Mid-Hudson	\$528.19	\$1,056.38	\$897.92	\$1,505.34	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	3 Mid-Hudson	\$659.21	\$1,318.42	\$1,120.66	\$1,878.75	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	3 Mid-Hudson	\$666.30	\$1,332.60	\$1,132.71	\$1,898.96	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	4 NYC	\$438.62	\$877.24	\$745.65	\$1,250.07	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	4 NYC	\$549.06	\$1,098.12	\$933.40	\$1,564.82	N/A

MVP Health Plan, Inc.

Premiums

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Exhibit C

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
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	4 NYC	\$657.37	\$1,314.74	\$1,117.53	\$1,873.50	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	4 NYC	\$776.06	\$1,552.12	\$1,319.30	\$2,211.77	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	4 NYC	\$451.62	\$903.24	\$767.75	\$1,287.12	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	4 NYC	\$463.17	\$926.34	\$787.39	\$1,320.03	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	4 NYC	\$447.28	\$894.56	\$760.38	\$1,274.75	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	4 NYC	\$549.06	\$1,098.12	\$933.40	\$1,564.82	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	4 NYC	\$546.83	\$1,093.66	\$929.61	\$1,558.47	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	4 NYC	\$547.57	\$1,095.14	\$930.87	\$1,560.57	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	4 NYC	\$644.11	\$1,288.22	\$1,094.99	\$1,835.71	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	4 NYC	\$619.16	\$1,238.32	\$1,052.57	\$1,764.61	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	4 NYC	\$772.74	\$1,545.48	\$1,313.66	\$2,202.31	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	4 NYC	\$781.04	\$1,562.08	\$1,327.77	\$2,225.96	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	5 Rochester	\$278.24	\$556.48	\$473.01	\$792.98	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	5 Rochester	\$348.29	\$696.58	\$592.09	\$992.63	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	5 Rochester	\$417.00	\$834.00	\$708.90	\$1,188.45	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	5 Rochester	\$492.29	\$984.58	\$836.89	\$1,403.03	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	5 Rochester	\$286.48	\$572.96	\$487.02	\$816.47	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	5 Rochester	\$293.81	\$587.62	\$499.48	\$837.36	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	5 Rochester	\$283.73	\$567.46	\$482.34	\$808.63	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	5 Rochester	\$348.29	\$696.58	\$592.09	\$992.63	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	5 Rochester	\$346.88	\$693.76	\$589.70	\$988.61	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	5 Rochester	\$347.35	\$694.70	\$590.50	\$989.95	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	5 Rochester	\$408.59	\$817.18	\$694.60	\$1,164.48	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	5 Rochester	\$392.76	\$785.52	\$667.69	\$1,119.37	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	5 Rochester	\$490.18	\$980.36	\$833.31	\$1,397.01	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	5 Rochester	\$495.45	\$990.90	\$842.27	\$1,412.03	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	6 Syracuse	\$361.38	\$722.76	\$614.35	\$1,029.93	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	6 Syracuse	\$452.37	\$904.74	\$769.03	\$1,289.25	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	6 Syracuse	\$541.60	\$1,083.20	\$920.72	\$1,543.56	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	6 Syracuse	\$639.39	\$1,278.78	\$1,086.96	\$1,822.26	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	6 Syracuse	\$372.08	\$744.16	\$632.54	\$1,060.43	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	6 Syracuse	\$381.60	\$763.20	\$648.72	\$1,087.56	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	6 Syracuse	\$368.51	\$737.02	\$626.47	\$1,050.25	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	6 Syracuse	\$452.37	\$904.74	\$769.03	\$1,289.25	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	6 Syracuse	\$450.53	\$901.06	\$765.90	\$1,284.01	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	6 Syracuse	\$451.14	\$902.28	\$766.94	\$1,285.75	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	6 Syracuse	\$530.68	\$1,061.36	\$902.16	\$1,512.44	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	6 Syracuse	\$510.12	\$1,020.24	\$867.20	\$1,453.84	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	6 Syracuse	\$636.66	\$1,273.32	\$1,082.32	\$1,814.48	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	6 Syracuse	\$643.50	\$1,287.00	\$1,093.95	\$1,833.98	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	7 Utica/ Watertown	\$339.19	\$678.38	\$576.62	\$966.69	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	7 Utica/ Watertown	\$424.59	\$849.18	\$721.80	\$1,210.08	N/A

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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
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	7 Utica/ Watertown	\$508.34	\$1,016.68	\$864.18	\$1,448.77	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	7 Utica/ Watertown	\$600.13	\$1,200.26	\$1,020.22	\$1,710.37	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$349.24	\$698.48	\$593.71	\$995.33	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$358.17	\$716.34	\$608.89	\$1,020.78	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$345.89	\$691.78	\$588.01	\$985.79	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	7 Utica/ Watertown	\$424.59	\$849.18	\$721.80	\$1,210.08	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	7 Utica/ Watertown	\$422.87	\$845.74	\$718.88	\$1,205.18	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	7 Utica/ Watertown	\$423.44	\$846.88	\$719.85	\$1,206.80	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	7 Utica/ Watertown	\$498.09	\$996.18	\$846.75	\$1,419.56	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	7 Utica/ Watertown	\$478.80	\$957.60	\$813.96	\$1,364.58	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	7 Utica/ Watertown	\$597.56	\$1,195.12	\$1,015.85	\$1,703.05	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	7 Utica/ Watertown	\$603.98	\$1,207.96	\$1,026.77	\$1,721.34	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	1 Albany	-\$1.83	-\$3.66	-\$3.11	-\$5.22	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	1 Albany	-\$2.13	-\$4.26	-\$3.62	-\$6.07	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	1 Albany	-\$2.44	-\$4.88	-\$4.15	-\$6.95	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	1 Albany	-\$2.74	-\$5.48	-\$4.66	-\$7.81	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	2 Buffalo	-\$1.51	-\$3.02	-\$2.57	-\$4.30	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	2 Buffalo	-\$1.76	-\$3.52	-\$2.99	-\$5.02	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	2 Buffalo	-\$2.02	-\$4.04	-\$3.43	-\$5.76	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	2 Buffalo	-\$2.27	-\$4.54	-\$3.86	-\$6.47	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	3 Mid-Hudson	-\$2.06	-\$4.12	-\$3.50	-\$5.87	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	3 Mid-Hudson	-\$2.40	-\$4.80	-\$4.08	-\$6.84	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	3 Mid-Hudson	-\$2.74	-\$5.48	-\$4.66	-\$7.81	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	3 Mid-Hudson	-\$3.08	-\$6.16	-\$5.24	-\$8.78	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	4 NYC	-\$2.41	-\$4.82	-\$4.10	-\$6.87	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	4 NYC	-\$2.81	-\$5.62	-\$4.78	-\$8.01	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	4 NYC	-\$3.21	-\$6.42	-\$5.46	-\$9.15	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	4 NYC	-\$3.61	-\$7.22	-\$6.14	-\$10.29	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	5 Rochester	-\$1.53	-\$3.06	-\$2.60	-\$4.36	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	5 Rochester	-\$1.78	-\$3.56	-\$3.03	-\$5.07	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	5 Rochester	-\$2.04	-\$4.08	-\$3.47	-\$5.81	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	5 Rochester	-\$2.29	-\$4.58	-\$3.89	-\$6.53	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	6 Syracuse	-\$1.99	-\$3.98	-\$3.38	-\$5.67	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	6 Syracuse	-\$2.32	-\$4.64	-\$3.94	-\$6.61	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	6 Syracuse	-\$2.65	-\$5.30	-\$4.51	-\$7.55	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	6 Syracuse	-\$2.98	-\$5.96	-\$5.07	-\$8.49	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	7 Utica/ Watertown	-\$1.86	-\$3.72	-\$3.16	-\$5.30	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	7 Utica/ Watertown	-\$2.17	-\$4.34	-\$3.69	-\$6.18	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	7 Utica/ Watertown	-\$2.48	-\$4.96	-\$4.22	-\$7.07	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	7 Utica/ Watertown	-\$2.80	-\$5.60	-\$4.76	-\$7.98	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	1 Albany	\$337.95	\$675.90	\$574.52	\$963.16	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	1 Albany	\$423.04	\$846.08	\$719.17	\$1,205.66	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	1 Albany	\$506.49	\$1,012.98	\$861.03	\$1,443.50	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	1 Albany	\$597.95	\$1,195.90	\$1,016.52	\$1,704.16	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	1 Albany	\$347.96	\$695.92	\$591.53	\$991.69	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	1 Albany	\$356.86	\$713.72	\$606.66	\$1,017.05	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	1 Albany	\$344.63	\$689.26	\$585.87	\$982.20	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	1 Albany	\$423.04	\$846.08	\$719.17	\$1,205.66	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	1 Albany	\$421.33	\$842.66	\$716.26	\$1,200.79	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	1 Albany	\$421.89	\$843.78	\$717.21	\$1,202.39	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	1 Albany	\$496.28	\$992.56	\$843.68	\$1,414.40	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	1 Albany	\$477.05	\$954.10	\$810.99	\$1,359.59	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	1 Albany	\$595.39	\$1,190.78	\$1,012.16	\$1,696.86	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	1 Albany	\$601.78	\$1,203.56	\$1,023.03	\$1,715.07	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	2 Buffalo	\$279.50	\$559.00	\$475.15	\$796.58	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	2 Buffalo	\$349.87	\$699.74	\$594.78	\$997.13	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	2 Buffalo	\$418.89	\$837.78	\$712.11	\$1,193.84	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	2 Buffalo	\$494.53	\$989.06	\$840.70	\$1,409.41	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	2 Buffalo	\$287.78	\$575.56	\$489.23	\$820.17	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	2 Buffalo	\$295.14	\$590.28	\$501.74	\$841.15	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	2 Buffalo	\$285.02	\$570.04	\$484.53	\$812.31	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	2 Buffalo	\$349.87	\$699.74	\$594.78	\$997.13	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	2 Buffalo	\$348.45	\$696.90	\$592.37	\$993.08	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	2 Buffalo	\$348.92	\$697.84	\$593.16	\$994.42	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	2 Buffalo	\$410.44	\$820.88	\$697.75	\$1,169.75	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	2 Buffalo	\$394.54	\$789.08	\$670.72	\$1,124.44	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	2 Buffalo	\$492.40	\$984.80	\$837.08	\$1,403.34	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	2 Buffalo	\$497.70	\$995.40	\$846.09	\$1,418.45	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	3 Mid-Hudson	\$380.17	\$760.34	\$646.29	\$1,083.48	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	3 Mid-Hudson	\$475.89	\$951.78	\$809.01	\$1,356.29	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	3 Mid-Hudson	\$569.76	\$1,139.52	\$968.59	\$1,623.82	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	3 Mid-Hudson	\$672.64	\$1,345.28	\$1,143.49	\$1,917.02	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	3 Mid-Hudson	\$391.43	\$782.86	\$665.43	\$1,115.58	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	3 Mid-Hudson	\$401.44	\$802.88	\$682.45	\$1,144.10	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	3 Mid-Hudson	\$387.68	\$775.36	\$659.06	\$1,104.89	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	3 Mid-Hudson	\$475.89	\$951.78	\$809.01	\$1,356.29	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	3 Mid-Hudson	\$473.95	\$947.90	\$805.72	\$1,350.76	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	3 Mid-Hudson	\$474.60	\$949.20	\$806.82	\$1,352.61	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	3 Mid-Hudson	\$558.27	\$1,116.54	\$949.06	\$1,591.07	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	3 Mid-Hudson	\$536.64	\$1,073.28	\$912.29	\$1,529.42	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	3 Mid-Hudson	\$669.76	\$1,339.52	\$1,138.59	\$1,908.82	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	3 Mid-Hudson	\$676.96	\$1,353.92	\$1,150.83	\$1,929.34	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	4 NYC	\$445.64	\$891.28	\$757.59	\$1,270.07	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	4 NYC	\$557.84	\$1,115.68	\$948.33	\$1,589.84	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
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	4 NYC	\$667.89	\$1,335.78	\$1,135.41	\$1,903.49	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	4 NYC	\$788.48	\$1,576.96	\$1,340.42	\$2,247.17	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	4 NYC	\$458.85	\$917.70	\$780.05	\$1,307.72	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	4 NYC	\$470.58	\$941.16	\$799.99	\$1,341.15	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	4 NYC	\$454.44	\$908.88	\$772.55	\$1,295.15	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	4 NYC	\$557.84	\$1,115.68	\$948.33	\$1,589.84	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	4 NYC	\$555.58	\$1,111.16	\$944.49	\$1,583.40	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	4 NYC	\$556.33	\$1,112.66	\$945.76	\$1,585.54	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	4 NYC	\$654.42	\$1,308.84	\$1,112.51	\$1,865.10	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	4 NYC	\$629.07	\$1,258.14	\$1,069.42	\$1,792.85	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	4 NYC	\$785.10	\$1,570.20	\$1,334.67	\$2,237.54	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	4 NYC	\$793.54	\$1,587.08	\$1,349.02	\$2,261.59	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	5 Rochester	\$282.69	\$565.38	\$480.57	\$805.67	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	5 Rochester	\$353.86	\$707.72	\$601.56	\$1,008.50	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	5 Rochester	\$423.67	\$847.34	\$720.24	\$1,207.46	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	5 Rochester	\$500.17	\$1,000.34	\$850.29	\$1,425.48	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	5 Rochester	\$291.06	\$582.12	\$494.80	\$829.52	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	5 Rochester	\$298.51	\$597.02	\$507.47	\$850.75	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	5 Rochester	\$288.27	\$576.54	\$490.06	\$821.57	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	5 Rochester	\$353.86	\$707.72	\$601.56	\$1,008.50	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	5 Rochester	\$352.43	\$704.86	\$599.13	\$1,004.43	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	5 Rochester	\$352.91	\$705.82	\$599.95	\$1,005.79	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	5 Rochester	\$415.13	\$830.26	\$705.72	\$1,183.12	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	5 Rochester	\$399.04	\$798.08	\$678.37	\$1,137.26	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	5 Rochester	\$498.02	\$996.04	\$846.63	\$1,419.36	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	5 Rochester	\$503.38	\$1,006.76	\$855.75	\$1,434.63	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	6 Syracuse	\$367.16	\$734.32	\$624.17	\$1,046.41	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	6 Syracuse	\$459.61	\$919.22	\$781.34	\$1,309.89	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	6 Syracuse	\$550.27	\$1,100.54	\$935.46	\$1,568.27	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	6 Syracuse	\$649.62	\$1,299.24	\$1,104.35	\$1,851.42	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	6 Syracuse	\$378.03	\$756.06	\$642.65	\$1,077.39	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	6 Syracuse	\$387.71	\$775.42	\$659.11	\$1,104.97	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	6 Syracuse	\$374.41	\$748.82	\$636.50	\$1,067.07	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	6 Syracuse	\$459.61	\$919.22	\$781.34	\$1,309.89	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	6 Syracuse	\$457.74	\$915.48	\$778.16	\$1,304.56	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	6 Syracuse	\$458.36	\$916.72	\$779.21	\$1,306.33	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	6 Syracuse	\$539.17	\$1,078.34	\$916.59	\$1,536.63	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	6 Syracuse	\$518.28	\$1,036.56	\$881.08	\$1,477.10	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	6 Syracuse	\$646.85	\$1,293.70	\$1,099.65	\$1,843.52	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	6 Syracuse	\$653.80	\$1,307.60	\$1,111.46	\$1,863.33	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	7 Utica/ Watertown	\$344.62	\$689.24	\$585.85	\$982.17	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	7 Utica/ Watertown	\$431.38	\$862.76	\$733.35	\$1,229.43	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	7 Utica/ Watertown	\$516.47	\$1,032.94	\$878.00	\$1,471.94	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	7 Utica/ Watertown	\$609.73	\$1,219.46	\$1,036.54	\$1,737.73	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$354.83	\$709.66	\$603.21	\$1,011.27	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$363.90	\$727.80	\$618.63	\$1,037.12	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$351.42	\$702.84	\$597.41	\$1,001.55	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	7 Utica/ Watertown	\$431.38	\$862.76	\$733.35	\$1,229.43	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	7 Utica/ Watertown	\$429.64	\$859.28	\$730.39	\$1,224.47	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	7 Utica/ Watertown	\$430.22	\$860.44	\$731.37	\$1,226.13	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	7 Utica/ Watertown	\$506.06	\$1,012.12	\$860.30	\$1,442.27	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	7 Utica/ Watertown	\$486.46	\$972.92	\$826.98	\$1,386.41	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	7 Utica/ Watertown	\$607.12	\$1,214.24	\$1,032.10	\$1,730.29	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	7 Utica/ Watertown	\$613.64	\$1,227.28	\$1,043.19	\$1,748.87	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A

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FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	1 Albany	-\$1.86	-\$3.72	-\$3.16	-\$5.30	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	1 Albany	-\$2.16	-\$4.32	-\$3.67	-\$6.16	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	1 Albany	-\$2.48	-\$4.96	-\$4.22	-\$7.07	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	1 Albany	-\$2.78	-\$5.56	-\$4.73	-\$7.92	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	2 Buffalo	-\$1.53	-\$3.06	-\$2.60	-\$4.36	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	2 Buffalo	-\$1.79	-\$3.58	-\$3.04	-\$5.10	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	2 Buffalo	-\$2.05	-\$4.10	-\$3.49	-\$5.84	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	2 Buffalo	-\$2.31	-\$4.62	-\$3.93	-\$6.58	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	3 Mid-Hudson	-\$2.09	-\$4.18	-\$3.55	-\$5.96	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	3 Mid-Hudson	-\$2.44	-\$4.88	-\$4.15	-\$6.95	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	3 Mid-Hudson	-\$2.78	-\$5.56	-\$4.73	-\$7.92	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	3 Mid-Hudson	-\$3.13	-\$6.26	-\$5.32	-\$8.92	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	4 NYC	-\$2.45	-\$4.90	-\$4.17	-\$6.98	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	4 NYC	-\$2.85	-\$5.70	-\$4.85	-\$8.12	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	4 NYC	-\$3.26	-\$6.52	-\$5.54	-\$9.29	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	4 NYC	-\$3.67	-\$7.34	-\$6.24	-\$10.46	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	5 Rochester	-\$1.55	-\$3.10	-\$2.64	-\$4.42	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	5 Rochester	-\$1.81	-\$3.62	-\$3.08	-\$5.16	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	5 Rochester	-\$2.07	-\$4.14	-\$3.52	-\$5.90	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	5 Rochester	-\$2.33	-\$4.66	-\$3.96	-\$6.64	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	6 Syracuse	-\$2.02	-\$4.04	-\$3.43	-\$5.76	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	6 Syracuse	-\$2.36	-\$4.72	-\$4.01	-\$6.73	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	6 Syracuse	-\$2.69	-\$5.38	-\$4.57	-\$7.67	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	6 Syracuse	-\$3.03	-\$6.06	-\$5.15	-\$8.64	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	7 Utica/ Watertown	-\$1.89	-\$3.78	-\$3.21	-\$5.39	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	7 Utica/ Watertown	-\$2.20	-\$4.40	-\$3.74	-\$6.27	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	7 Utica/ Watertown	-\$2.52	-\$5.04	-\$4.28	-\$7.18	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	7 Utica/ Watertown	-\$2.84	-\$5.68	-\$4.83	-\$8.09	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	1 Albany	\$343.36	\$686.72	\$583.71	\$978.58	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	1 Albany	\$429.81	\$859.62	\$730.68	\$1,224.96	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	1 Albany	\$514.59	\$1,029.18	\$874.80	\$1,466.58	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	1 Albany	\$607.52	\$1,215.04	\$1,032.78	\$1,731.43	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	1 Albany	\$353.53	\$707.06	\$601.00	\$1,007.56	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	1 Albany	\$362.57	\$725.14	\$616.37	\$1,033.32	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	1 Albany	\$350.14	\$700.28	\$595.24	\$997.90	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	1 Albany	\$429.81	\$859.62	\$730.68	\$1,224.96	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	1 Albany	\$428.07	\$856.14	\$727.72	\$1,220.00	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	1 Albany	\$428.64	\$857.28	\$728.69	\$1,221.62	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	1 Albany	\$504.22	\$1,008.44	\$857.17	\$1,437.03	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	1 Albany	\$484.68	\$969.36	\$823.96	\$1,381.34	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	1 Albany	\$604.92	\$1,209.84	\$1,028.36	\$1,724.02	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	1 Albany	\$611.41	\$1,222.82	\$1,039.40	\$1,742.52	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	2 Buffalo	\$283.97	\$567.94	\$482.75	\$809.31	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	2 Buffalo	\$355.47	\$710.94	\$604.30	\$1,013.09	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	2 Buffalo	\$425.59	\$851.18	\$723.50	\$1,212.93	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	2 Buffalo	\$502.44	\$1,004.88	\$854.15	\$1,431.95	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	2 Buffalo	\$292.38	\$584.76	\$497.05	\$833.28	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	2 Buffalo	\$299.86	\$599.72	\$509.76	\$854.60	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	2 Buffalo	\$289.58	\$579.16	\$492.29	\$825.30	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	2 Buffalo	\$355.47	\$710.94	\$604.30	\$1,013.09	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	2 Buffalo	\$354.03	\$708.06	\$601.85	\$1,008.99	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	2 Buffalo	\$354.50	\$709.00	\$602.65	\$1,010.33	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	2 Buffalo	\$417.01	\$834.02	\$708.92	\$1,188.48	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	2 Buffalo	\$400.85	\$801.70	\$681.45	\$1,142.42	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	2 Buffalo	\$500.28	\$1,000.56	\$850.48	\$1,425.80	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	2 Buffalo	\$505.66	\$1,011.32	\$859.62	\$1,441.13	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	3 Mid-Hudson	\$386.25	\$772.50	\$656.63	\$1,100.81	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	3 Mid-Hudson	\$483.50	\$967.00	\$821.95	\$1,377.98	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	3 Mid-Hudson	\$578.88	\$1,157.76	\$984.10	\$1,649.81	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	3 Mid-Hudson	\$683.40	\$1,366.80	\$1,161.78	\$1,947.69	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	3 Mid-Hudson	\$397.69	\$795.38	\$676.07	\$1,133.42	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	3 Mid-Hudson	\$407.86	\$815.72	\$693.36	\$1,162.40	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	3 Mid-Hudson	\$393.88	\$787.76	\$669.60	\$1,122.56	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	3 Mid-Hudson	\$483.50	\$967.00	\$821.95	\$1,377.98	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	3 Mid-Hudson	\$481.53	\$963.06	\$818.60	\$1,372.36	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	3 Mid-Hudson	\$482.19	\$964.38	\$819.72	\$1,374.24	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	3 Mid-Hudson	\$567.20	\$1,134.40	\$964.24	\$1,616.52	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	3 Mid-Hudson	\$545.23	\$1,090.46	\$926.89	\$1,553.91	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	3 Mid-Hudson	\$680.48	\$1,360.96	\$1,156.82	\$1,939.37	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	3 Mid-Hudson	\$687.79	\$1,375.58	\$1,169.24	\$1,960.20	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	4 NYC	\$452.77	\$905.54	\$769.71	\$1,290.39	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	4 NYC	\$566.77	\$1,133.54	\$963.51	\$1,615.29	N/A

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Exhibit C

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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
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	4 NYC	\$678.58	\$1,357.16	\$1,153.59	\$1,933.95	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	4 NYC	\$801.10	\$1,602.20	\$1,361.87	\$2,283.14	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	4 NYC	\$466.19	\$932.38	\$792.52	\$1,328.64	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	4 NYC	\$478.11	\$956.22	\$812.79	\$1,362.61	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	4 NYC	\$461.71	\$923.42	\$784.91	\$1,315.87	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	4 NYC	\$566.77	\$1,133.54	\$963.51	\$1,615.29	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	4 NYC	\$564.47	\$1,128.94	\$959.60	\$1,608.74	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	4 NYC	\$565.23	\$1,130.46	\$960.89	\$1,610.91	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	4 NYC	\$664.89	\$1,329.78	\$1,130.31	\$1,894.94	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	4 NYC	\$639.14	\$1,278.28	\$1,086.54	\$1,821.55	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	4 NYC	\$797.66	\$1,595.32	\$1,356.02	\$2,273.33	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	4 NYC	\$806.24	\$1,612.48	\$1,370.61	\$2,297.78	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	5 Rochester	\$287.21	\$574.42	\$488.26	\$818.55	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	5 Rochester	\$359.52	\$719.04	\$611.18	\$1,024.63	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	5 Rochester	\$430.45	\$860.90	\$731.77	\$1,226.78	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	5 Rochester	\$508.17	\$1,016.34	\$863.89	\$1,448.28	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	5 Rochester	\$295.72	\$591.44	\$502.72	\$842.80	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	5 Rochester	\$303.29	\$606.58	\$515.59	\$864.38	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	5 Rochester	\$292.88	\$585.76	\$497.90	\$834.71	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	5 Rochester	\$359.52	\$719.04	\$611.18	\$1,024.63	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	5 Rochester	\$358.07	\$716.14	\$608.72	\$1,020.50	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	5 Rochester	\$358.56	\$717.12	\$609.55	\$1,021.90	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	5 Rochester	\$421.77	\$843.54	\$717.01	\$1,202.04	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	5 Rochester	\$405.42	\$810.84	\$689.21	\$1,155.45	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	5 Rochester	\$505.99	\$1,011.98	\$860.18	\$1,442.07	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	5 Rochester	\$511.43	\$1,022.86	\$869.43	\$1,457.58	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	6 Syracuse	\$373.03	\$746.06	\$634.15	\$1,063.14	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	6 Syracuse	\$466.96	\$933.92	\$793.83	\$1,330.84	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	6 Syracuse	\$559.07	\$1,118.14	\$950.42	\$1,593.35	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	6 Syracuse	\$660.01	\$1,320.02	\$1,122.02	\$1,881.03	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	6 Syracuse	\$384.08	\$768.16	\$652.94	\$1,094.63	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	6 Syracuse	\$393.91	\$787.82	\$669.65	\$1,122.64	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	6 Syracuse	\$380.40	\$760.80	\$646.68	\$1,084.14	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	6 Syracuse	\$466.96	\$933.92	\$793.83	\$1,330.84	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	6 Syracuse	\$465.06	\$930.12	\$790.60	\$1,325.42	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	6 Syracuse	\$465.69	\$931.38	\$791.67	\$1,327.22	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	6 Syracuse	\$547.80	\$1,095.60	\$931.26	\$1,561.23	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	6 Syracuse	\$526.57	\$1,053.14	\$895.17	\$1,500.72	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	6 Syracuse	\$657.20	\$1,314.40	\$1,117.24	\$1,873.02	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	6 Syracuse	\$664.26	\$1,328.52	\$1,129.24	\$1,893.14	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	7 Utica/ Watertown	\$350.13	\$700.26	\$595.22	\$997.87	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	7 Utica/ Watertown	\$438.28	\$876.56	\$745.08	\$1,249.10	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
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	7 Utica/ Watertown	\$524.73	\$1,049.46	\$892.04	\$1,495.48	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	7 Utica/ Watertown	\$619.49	\$1,238.98	\$1,053.13	\$1,765.55	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$360.51	\$721.02	\$612.87	\$1,027.45	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$369.72	\$739.44	\$628.52	\$1,053.70	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$357.04	\$714.08	\$606.97	\$1,017.56	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	7 Utica/ Watertown	\$438.28	\$876.56	\$745.08	\$1,249.10	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	7 Utica/ Watertown	\$436.51	\$873.02	\$742.07	\$1,244.05	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	7 Utica/ Watertown	\$437.10	\$874.20	\$743.07	\$1,245.74	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	7 Utica/ Watertown	\$514.16	\$1,028.32	\$874.07	\$1,465.36	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	7 Utica/ Watertown	\$494.24	\$988.48	\$840.21	\$1,408.58	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	7 Utica/ Watertown	\$616.83	\$1,233.66	\$1,048.61	\$1,757.97	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	7 Utica/ Watertown	\$623.46	\$1,246.92	\$1,059.88	\$1,776.86	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	1 Albany	-\$1.89	-\$3.78	-\$3.21	-\$5.39	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	1 Albany	-\$2.19	-\$4.38	-\$3.72	-\$6.24	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	1 Albany	-\$2.52	-\$5.04	-\$4.28	-\$7.18	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	1 Albany	-\$2.82	-\$5.64	-\$4.79	-\$8.04	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	2 Buffalo	-\$1.55	-\$3.10	-\$2.64	-\$4.42	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	2 Buffalo	-\$1.82	-\$3.64	-\$3.09	-\$5.19	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	2 Buffalo	-\$2.08	-\$4.16	-\$3.54	-\$5.93	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	2 Buffalo	-\$2.35	-\$4.70	-\$4.00	-\$6.70	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	3 Mid-Hudson	-\$2.12	-\$4.24	-\$3.60	-\$6.04	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	3 Mid-Hudson	-\$2.48	-\$4.96	-\$4.22	-\$7.07	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	3 Mid-Hudson	-\$2.82	-\$5.64	-\$4.79	-\$8.04	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	3 Mid-Hudson	-\$3.18	-\$6.36	-\$5.41	-\$9.06	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	4 NYC	-\$2.49	-\$4.98	-\$4.23	-\$7.10	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	4 NYC	-\$2.90	-\$5.80	-\$4.93	-\$8.27	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	4 NYC	-\$3.31	-\$6.62	-\$5.63	-\$9.43	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	4 NYC	-\$3.73	-\$7.46	-\$6.34	-\$10.63	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	5 Rochester	-\$1.57	-\$3.14	-\$2.67	-\$4.47	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	5 Rochester	-\$1.84	-\$3.68	-\$3.13	-\$5.24	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	5 Rochester	-\$2.10	-\$4.20	-\$3.57	-\$5.99	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	5 Rochester	-\$2.37	-\$4.74	-\$4.03	-\$6.75	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	6 Syracuse	-\$2.05	-\$4.10	-\$3.49	-\$5.84	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	6 Syracuse	-\$2.40	-\$4.80	-\$4.08	-\$6.84	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	6 Syracuse	-\$2.73	-\$5.46	-\$4.64	-\$7.78	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	6 Syracuse	-\$3.08	-\$6.16	-\$5.24	-\$8.78	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	7 Utica/ Watertown	-\$1.92	-\$3.84	-\$3.26	-\$5.47	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	7 Utica/ Watertown	-\$2.24	-\$4.48	-\$3.81	-\$6.38	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	7 Utica/ Watertown	-\$2.56	-\$5.12	-\$4.35	-\$7.30	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	7 Utica/ Watertown	-\$2.89	-\$5.78	-\$4.91	-\$8.24	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	1 Albany	\$348.85	\$697.70	\$593.05	\$994.22	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	1 Albany	\$436.69	\$873.38	\$742.37	\$1,244.57	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	1 Albany	\$522.82	\$1,045.64	\$888.79	\$1,490.04	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	1 Albany	\$617.24	\$1,234.48	\$1,049.31	\$1,759.13	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	1 Albany	\$359.19	\$718.38	\$610.62	\$1,023.69	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	1 Albany	\$368.37	\$736.74	\$626.23	\$1,049.85	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	1 Albany	\$355.74	\$711.48	\$604.76	\$1,013.86	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	1 Albany	\$436.69	\$873.38	\$742.37	\$1,244.57	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	1 Albany	\$434.92	\$869.84	\$739.36	\$1,239.52	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	1 Albany	\$435.50	\$871.00	\$740.35	\$1,241.18	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	1 Albany	\$512.29	\$1,024.58	\$870.89	\$1,460.03	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	1 Albany	\$492.43	\$984.86	\$837.13	\$1,403.43	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	1 Albany	\$614.60	\$1,229.20	\$1,044.82	\$1,751.61	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	1 Albany	\$621.19	\$1,242.38	\$1,056.02	\$1,770.39	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	2 Buffalo	\$288.51	\$577.02	\$490.47	\$822.25	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	2 Buffalo	\$361.16	\$722.32	\$613.97	\$1,029.31	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	2 Buffalo	\$432.40	\$864.80	\$735.08	\$1,232.34	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	2 Buffalo	\$510.48	\$1,020.96	\$867.82	\$1,454.87	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	2 Buffalo	\$297.06	\$594.12	\$505.00	\$846.62	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	2 Buffalo	\$304.66	\$609.32	\$517.92	\$868.28	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	2 Buffalo	\$294.21	\$588.42	\$500.16	\$838.50	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	2 Buffalo	\$361.16	\$722.32	\$613.97	\$1,029.31	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	2 Buffalo	\$359.69	\$719.38	\$611.47	\$1,025.12	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	2 Buffalo	\$360.17	\$720.34	\$612.29	\$1,026.48	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	2 Buffalo	\$423.68	\$847.36	\$720.26	\$1,207.49	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	2 Buffalo	\$407.26	\$814.52	\$692.34	\$1,160.69	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	2 Buffalo	\$508.28	\$1,016.56	\$864.08	\$1,448.60	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	2 Buffalo	\$513.75	\$1,027.50	\$873.38	\$1,464.19	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	3 Mid-Hudson	\$392.43	\$784.86	\$667.13	\$1,118.43	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	3 Mid-Hudson	\$491.24	\$982.48	\$835.11	\$1,400.03	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	3 Mid-Hudson	\$588.14	\$1,176.28	\$999.84	\$1,676.20	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	3 Mid-Hudson	\$694.33	\$1,388.66	\$1,180.36	\$1,978.84	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	3 Mid-Hudson	\$404.05	\$808.10	\$686.89	\$1,151.54	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	3 Mid-Hudson	\$414.39	\$828.78	\$704.46	\$1,181.01	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	3 Mid-Hudson	\$400.18	\$800.36	\$680.31	\$1,140.51	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	3 Mid-Hudson	\$491.24	\$982.48	\$835.11	\$1,400.03	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	3 Mid-Hudson	\$489.23	\$978.46	\$831.69	\$1,394.31	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	3 Mid-Hudson	\$489.91	\$979.82	\$832.85	\$1,396.24	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	3 Mid-Hudson	\$576.28	\$1,152.56	\$979.68	\$1,642.40	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	3 Mid-Hudson	\$553.95	\$1,107.90	\$941.72	\$1,578.76	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	3 Mid-Hudson	\$691.37	\$1,382.74	\$1,175.33	\$1,970.40	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	3 Mid-Hudson	\$698.79	\$1,397.58	\$1,187.94	\$1,991.55	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	4 NYC	\$460.01	\$920.02	\$782.02	\$1,311.03	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	4 NYC	\$575.84	\$1,151.68	\$978.93	\$1,641.14	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	4 NYC	\$689.44	\$1,378.88	\$1,172.05	\$1,964.90	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	4 NYC	\$813.92	\$1,627.84	\$1,383.66	\$2,319.67	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	4 NYC	\$473.65	\$947.30	\$805.21	\$1,349.90	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	4 NYC	\$485.76	\$971.52	\$825.79	\$1,384.42	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	4 NYC	\$469.10	\$938.20	\$797.47	\$1,336.94	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	4 NYC	\$575.84	\$1,151.68	\$978.93	\$1,641.14	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	4 NYC	\$573.50	\$1,147.00	\$974.95	\$1,634.48	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	4 NYC	\$574.27	\$1,148.54	\$976.26	\$1,636.67	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	4 NYC	\$675.53	\$1,351.06	\$1,148.40	\$1,925.26	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	4 NYC	\$649.37	\$1,298.74	\$1,103.93	\$1,850.70	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	4 NYC	\$810.42	\$1,620.84	\$1,377.71	\$2,309.70	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	4 NYC	\$819.14	\$1,638.28	\$1,392.54	\$2,334.55	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	5 Rochester	\$291.81	\$583.62	\$496.08	\$831.66	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	5 Rochester	\$365.27	\$730.54	\$620.96	\$1,041.02	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	5 Rochester	\$437.34	\$874.68	\$743.48	\$1,246.42	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	5 Rochester	\$516.30	\$1,032.60	\$877.71	\$1,471.46	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	5 Rochester	\$300.45	\$600.90	\$510.77	\$856.28	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	5 Rochester	\$308.14	\$616.28	\$523.84	\$878.20	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	5 Rochester	\$297.57	\$595.14	\$505.87	\$848.07	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	5 Rochester	\$365.27	\$730.54	\$620.96	\$1,041.02	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	5 Rochester	\$363.80	\$727.60	\$618.46	\$1,036.83	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	5 Rochester	\$364.30	\$728.60	\$619.31	\$1,038.26	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	5 Rochester	\$428.52	\$857.04	\$728.48	\$1,221.28	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	5 Rochester	\$411.91	\$823.82	\$700.25	\$1,173.94	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	5 Rochester	\$514.09	\$1,028.18	\$873.95	\$1,465.16	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	5 Rochester	\$519.61	\$1,039.22	\$883.34	\$1,480.89	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	6 Syracuse	\$379.00	\$758.00	\$644.30	\$1,080.15	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	6 Syracuse	\$474.43	\$948.86	\$806.53	\$1,352.13	N/A
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	6 Syracuse	\$568.02	\$1,136.04	\$965.63	\$1,618.86	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	6 Syracuse	\$670.57	\$1,341.14	\$1,139.97	\$1,911.12	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	6 Syracuse	\$390.23	\$780.46	\$663.39	\$1,112.16	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	6 Syracuse	\$400.21	\$800.42	\$680.36	\$1,140.60	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	6 Syracuse	\$386.49	\$772.98	\$657.03	\$1,101.50	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	6 Syracuse	\$474.43	\$948.86	\$806.53	\$1,352.13	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	6 Syracuse	\$472.50	\$945.00	\$803.25	\$1,346.63	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	6 Syracuse	\$473.14	\$946.28	\$804.34	\$1,348.45	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	6 Syracuse	\$556.56	\$1,113.12	\$946.15	\$1,586.20	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	6 Syracuse	\$535.00	\$1,070.00	\$909.50	\$1,524.75	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	6 Syracuse	\$667.72	\$1,335.44	\$1,135.12	\$1,903.00	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	6 Syracuse	\$674.89	\$1,349.78	\$1,147.31	\$1,923.44	N/A
FRNY-HMOH-SB-001-S (2015)	Standard Bronze	Small	Standard	Bronze	7 Utica/ Watertown	\$355.73	\$711.46	\$604.74	\$1,013.83	N/A
FRNY-HMO-SS-001-S (2015)	Standard Silver	Small	Standard	Silver	7 Utica/ Watertown	\$445.29	\$890.58	\$756.99	\$1,269.08	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
FRNY-HMO-SG-001-S (2015)	Standard Gold	Small	Standard	Gold	7 Utica/ Watertown	\$533.13	\$1,066.26	\$906.32	\$1,519.42	N/A
FRNY-HMO-SP-001-S (2015)	Standard Platinum	Small	Standard	Platinum	7 Utica/ Watertown	\$629.40	\$1,258.80	\$1,069.98	\$1,793.79	N/A
FRNY-HMO-SB-001-N (2015)	Non-Standard Bronze 1	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$366.28	\$732.56	\$622.68	\$1,043.90	N/A
FRNY-HMO-SB-002-N (2015)	Non-Standard Bronze 2	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$375.64	\$751.28	\$638.59	\$1,070.57	N/A
FRNY-HMOH-SB-003-N (2015)	Non-Standard Bronze 3	Small	Non-Standard	Bronze	7 Utica/ Watertown	\$362.75	\$725.50	\$616.68	\$1,033.84	N/A
FRNY-HMO-SS-001-N (2015)	Non-Standard Silver 1	Small	Non-Standard	Silver	7 Utica/ Watertown	\$445.29	\$890.58	\$756.99	\$1,269.08	N/A
FRNY-HMO-SS-002-N (2015)	Non-Standard Silver 2	Small	Non-Standard	Silver	7 Utica/ Watertown	\$443.49	\$886.98	\$753.93	\$1,263.95	N/A
FRNY-HMOH-SS-003-N (2015)	Non-Standard Silver 3	Small	Non-Standard	Silver	7 Utica/ Watertown	\$444.09	\$888.18	\$754.95	\$1,265.66	N/A
FRNY-HMO-SG-001-N (2015)	Non-Standard Gold 1	Small	Non-Standard	Gold	7 Utica/ Watertown	\$522.39	\$1,044.78	\$888.06	\$1,488.81	N/A
FRNY-HMOH-SG-002-N (2015)	Non-Standard Gold 2	Small	Non-Standard	Gold	7 Utica/ Watertown	\$502.15	\$1,004.30	\$853.66	\$1,431.13	N/A
FRNY-HMO-SP-001-N (2015)	Non-Standard Platinum 1	Small	Non-Standard	Platinum	7 Utica/ Watertown	\$626.70	\$1,253.40	\$1,065.39	\$1,786.10	N/A
FRNY-HMO-SP-002-N (2015)	Non-Standard Platinum 2	Small	Non-Standard	Platinum	7 Utica/ Watertown	\$633.44	\$1,266.88	\$1,076.85	\$1,805.30	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-100	Dependent Through Age 29	Small	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	0.49%	0.49%	0.49%	0.49%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A

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FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-700	Domestic Partner	Small	Standard & Non-Standard	All Metal Levels	7 Utica/ Watertown	0.00%	0.00%	0.00%	0.00%	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	1 Albany	-\$1.92	-\$3.84	-\$3.26	-\$5.47	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	1 Albany	-\$2.23	-\$4.46	-\$3.79	-\$6.36	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	1 Albany	-\$2.56	-\$5.12	-\$4.35	-\$7.30	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	1 Albany	-\$2.87	-\$5.74	-\$4.88	-\$8.18	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	2 Buffalo	-\$1.57	-\$3.14	-\$2.67	-\$4.47	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	2 Buffalo	-\$1.85	-\$3.70	-\$3.15	-\$5.27	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	2 Buffalo	-\$2.11	-\$4.22	-\$3.59	-\$6.01	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	2 Buffalo	-\$2.39	-\$4.78	-\$4.06	-\$6.81	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	3 Mid-Hudson	-\$2.15	-\$4.30	-\$3.66	-\$6.13	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	3 Mid-Hudson	-\$2.52	-\$5.04	-\$4.28	-\$7.18	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	3 Mid-Hudson	-\$2.87	-\$5.74	-\$4.88	-\$8.18	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	3 Mid-Hudson	-\$3.23	-\$6.46	-\$5.49	-\$9.21	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	4 NYC	-\$2.53	-\$5.06	-\$4.30	-\$7.21	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	4 NYC	-\$2.95	-\$5.90	-\$5.02	-\$8.41	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	4 NYC	-\$3.36	-\$6.72	-\$5.71	-\$9.58	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	4 NYC	-\$3.79	-\$7.58	-\$6.44	-\$10.80	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	5 Rochester	-\$1.60	-\$3.20	-\$2.72	-\$4.56	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	5 Rochester	-\$1.87	-\$3.74	-\$3.18	-\$5.33	N/A

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FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	5 Rochester	-\$2.13	-\$4.26	-\$3.62	-\$6.07	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	5 Rochester	-\$2.41	-\$4.82	-\$4.10	-\$6.87	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	6 Syracuse	-\$2.08	-\$4.16	-\$3.54	-\$5.93	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	6 Syracuse	-\$2.44	-\$4.88	-\$4.15	-\$6.95	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	6 Syracuse	-\$2.77	-\$5.54	-\$4.71	-\$7.89	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	6 Syracuse	-\$3.13	-\$6.26	-\$5.32	-\$8.92	N/A
FRNY-E-399-B	Family Planning Exclusion Bronze	Small	Standard & Non-Standard	Bronze	7 Utica/ Watertown	-\$1.95	-\$3.90	-\$3.32	-\$5.56	N/A
FRNY-E-399-S	Family Planning Exclusion Silver	Small	Standard & Non-Standard	Silver	7 Utica/ Watertown	-\$2.28	-\$4.56	-\$3.88	-\$6.50	N/A
FRNY-E-399-G	Family Planning Exclusion Gold	Small	Standard & Non-Standard	Gold	7 Utica/ Watertown	-\$2.60	-\$5.20	-\$4.42	-\$7.41	N/A
FRNY-E-399-P	Family Planning Exclusion Platinum	Small	Standard & Non-Standard	Platinum	7 Utica/ Watertown	-\$2.94	-\$5.88	-\$5.00	-\$8.38	N/A

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

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	FRNY-HMO-SP-001-S (2015)	FRNY-HMO-SP-001-S (2015)	FRNY-HMO-SP-001-S (2015)	FRNY-HMO-SP-001-S (2015)
Rate Region	1 Albany	1 Albany	1 Albany	1 Albany
Benefit Description	Standard Platinum	Standard Platinum	Standard Platinum	Standard Platinum
Small vs Individual	Small	Small	Small	Small
Metal Level	Platinum	Platinum	Platinum	Platinum
Contract Type	Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Family Planning Exclusion Rider?	No	No	Yes: FRNY-E-399-P	Yes: FRNY-E-399-P
Domestic Partner Rider?	No	Yes: FRNY-E-700	No	Yes: FRNY-E-700
Dependent Through Age 29 Rider?	No	No	Yes: FRNY-E-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

2014 Broker Commission Schedule
Effective January 1, 2014

MVP BROKER COMMISSION PROGRAM

NY STATE OF HEALTH™

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SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP)	4% of paid premium
INDIVIDUAL/FAMILY MARKETPLACE	3% of paid premium

Brokers must be certified with an approved CE provider organization, and have an active Broker Agreement, NY license and appointment with MVP Health Care®, in order to receive commission on Exchange business.

GENERAL PROVISIONS

- All groups must meet MVP's eligibility and participation requirement.
- 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.
- 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

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.