

New York Downstate Large Group Rate Comparison

Medical Plans	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Premier																
2-Tier																
Individual	\$701.94	\$701.94	\$701.94	\$701.94	\$715.07	\$740.02	\$765.89	\$784.66	1.9%	5.4%	9.1%	11.8%	\$13.13	\$38.08	\$63.95	\$82.72
Family	\$2,114.06	\$2,114.06	\$2,114.06	\$2,114.06	\$2,153.63	\$2,228.76	\$2,306.67	\$2,363.20	1.9%	5.4%	9.1%	11.8%	\$39.57	\$114.70	\$192.61	\$249.14
3-Tier																
Individual	\$701.94	\$701.94	\$701.94	\$701.94	\$715.07	\$740.02	\$765.89	\$784.66	1.9%	5.4%	9.1%	11.8%	\$13.13	\$38.08	\$63.95	\$82.72
Two Party	\$1,652.67	\$1,652.67	\$1,652.67	\$1,652.67	\$1,683.60	\$1,742.33	\$1,803.23	\$1,847.43	1.9%	5.4%	9.1%	11.8%	\$30.93	\$89.66	\$150.56	\$194.76
Family	\$2,441.54	\$2,441.54	\$2,441.54	\$2,441.54	\$2,487.24	\$2,574.01	\$2,663.98	\$2,729.27	1.9%	5.4%	9.1%	11.8%	\$45.70	\$132.47	\$222.44	\$287.73
4-Tier																
Individual	\$701.94	\$701.94	\$701.94	\$701.94	\$715.07	\$740.02	\$765.89	\$784.66	1.9%	5.4%	9.1%	11.8%	\$13.13	\$38.08	\$63.95	\$82.72
Parent/Child(ren)	\$1,640.56	\$1,640.56	\$1,640.56	\$1,640.56	\$1,671.26	\$1,729.57	\$1,790.02	\$1,833.89	1.9%	5.4%	9.1%	11.8%	\$30.70	\$89.01	\$149.46	\$193.33
Husband/Wife	\$1,677.86	\$1,677.86	\$1,677.86	\$1,677.86	\$1,709.26	\$1,768.89	\$1,830.72	\$1,875.59	1.9%	5.4%	9.1%	11.8%	\$31.40	\$91.03	\$152.86	\$197.73
Family	\$2,581.84	\$2,581.84	\$2,581.84	\$2,581.84	\$2,630.17	\$2,721.92	\$2,817.07	\$2,886.11	1.9%	5.4%	9.1%	11.8%	\$48.33	\$140.08	\$235.23	\$304.27
Patriot V																
2-Tier																
Individual	\$691.07	\$691.07	\$691.07	\$691.07	\$704.00	\$728.56	\$754.03	\$772.51	1.9%	5.4%	9.1%	11.8%	\$12.93	\$37.49	\$62.96	\$81.44
Family	\$2,081.34	\$2,081.34	\$2,081.34	\$2,081.34	\$2,120.29	\$2,194.26	\$2,270.95	\$2,326.61	1.9%	5.4%	9.1%	11.8%	\$38.95	\$112.92	\$189.61	\$245.27
3-Tier																
Individual	\$691.07	\$691.07	\$691.07	\$691.07	703.90	\$728.56	\$754.03	\$772.51	1.9%	5.4%	9.1%	11.8%	\$12.83	\$37.49	\$62.96	\$81.44
Two Party	\$1,627.08	\$1,627.08	\$1,627.08	\$1,627.08	\$1,657.53	\$1,715.35	\$1,775.31	\$1,818.82	1.9%	5.4%	9.1%	11.8%	\$30.45	\$88.27	\$148.23	\$191.74
Family	\$2,403.75	\$2,403.75	\$2,403.75	\$2,403.75	\$2,448.73	\$2,534.16	\$2,622.74	\$2,687.01	1.9%	5.4%	9.1%	11.8%	\$44.98	\$130.41	\$218.99	\$283.26
4-Tier																
Individual	\$691.07	\$691.07	\$691.07	\$691.07	\$704.00	\$728.56	\$754.03	\$772.51	1.9%	5.4%	9.1%	11.8%	\$12.93	\$37.49	\$62.96	\$81.44
Parent/Child(ren)	\$1,615.16	\$1,615.16	\$1,615.16	\$1,615.16	\$1,645.39	\$1,702.79	\$1,762.31	\$1,805.50	1.9%	5.4%	9.1%	11.8%	\$30.23	\$87.63	\$147.15	\$190.34
Husband/Wife	\$1,651.89	\$1,651.89	\$1,651.89	\$1,651.89	\$1,682.80	\$1,741.51	\$1,802.38	\$1,846.55	1.9%	5.4%	9.1%	11.8%	\$30.91	\$89.62	\$150.49	\$194.66
Family	\$2,541.88	\$2,541.88	\$2,541.88	\$2,541.88	\$2,589.44	\$2,679.78	\$2,773.45	\$2,841.42	1.9%	5.4%	9.1%	11.8%	\$47.56	\$137.90	\$231.57	\$299.54
Patriot X																
2-Tier																
Individual	\$673.91	\$673.91	\$673.91	\$673.91	\$686.52	\$710.47	\$735.30	\$753.33	1.9%	5.4%	9.1%	11.8%	\$12.61	\$36.56	\$61.39	\$79.42
Family	\$2,029.67	\$2,029.67	\$2,029.67	\$2,029.67	\$2,067.64	\$2,139.77	\$2,214.56	\$2,268.84	1.9%	5.4%	9.1%	11.8%	\$37.97	\$110.10	\$184.89	\$239.17
3-Tier																
Individual	\$673.91	\$673.91	\$673.91	\$673.91	\$686.52	\$710.47	\$735.30	\$753.33	1.9%	5.4%	9.1%	11.8%	\$12.61	\$36.56	\$61.39	\$79.42
Two Party	\$1,586.69	\$1,586.69	\$1,586.69	\$1,586.69	\$1,616.37	\$1,672.76	\$1,731.23	\$1,773.66	1.9%	5.4%	9.1%	11.8%	\$29.68	\$86.07	\$144.54	\$186.97
Family	\$2,344.07	\$2,344.07	\$2,344.07	\$2,344.07	\$2,387.92	\$2,471.23	\$2,557.61	\$2,620.29	1.9%	5.4%	9.1%	11.8%	\$43.85	\$127.16	\$213.54	\$276.22
4-Tier																
Individual	\$673.91	\$673.91	\$673.91	\$673.91	\$686.52	\$710.47	\$735.30	\$753.33	1.9%	5.4%	9.1%	11.8%	\$12.61	\$36.56	\$61.39	\$79.42
Parent/Child(ren)	\$1,575.06	\$1,575.06	\$1,575.06	\$1,575.06	\$1,604.53	\$1,660.50	\$1,718.54	\$1,760.66	1.9%	5.4%	9.1%	11.8%	\$29.47	\$85.44	\$143.48	\$185.60
Husband/Wife	\$1,610.88	\$1,610.88	\$1,610.88	\$1,610.88	\$1,641.01	\$1,698.26	\$1,757.62	\$1,800.70	1.9%	5.4%	9.1%	11.8%	\$30.13	\$87.38	\$146.74	\$189.82
Family	\$2,478.77	\$2,478.77	\$2,478.77	\$2,478.77	\$2,525.14	\$2,613.24	\$2,704.58	\$2,770.86	1.9%	5.4%	9.1%	11.8%	\$46.37	\$134.47	\$225.81	\$292.09

New York Downstate Large Group Rate Comparison

Medical Plans	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Patriot XV																
2-Tier																
Individual	\$669.48	\$669.48	\$669.48	\$669.48	\$682.08	\$705.87	\$730.55	\$748.45	1.9%	5.4%	9.1%	11.8%	\$12.60	\$36.39	\$61.07	\$78.97
Family	\$2,016.32	\$2,016.32	\$2,016.32	\$2,016.32	\$2,054.25	\$2,125.92	\$2,200.23	\$2,254.15	1.9%	5.4%	9.1%	11.8%	\$37.93	\$109.60	\$183.91	\$237.83
3-Tier																
Individual	\$669.48	\$669.48	\$669.48	\$669.48	\$682.08	\$705.87	\$730.55	\$748.45	1.9%	5.4%	9.1%	11.8%	\$12.60	\$36.39	\$61.07	\$78.97
Two Party	\$1,576.25	\$1,576.25	\$1,576.25	\$1,576.25	\$1,605.91	\$1,661.93	\$1,720.02	\$1,762.18	1.9%	5.4%	9.1%	11.8%	\$29.66	\$85.68	\$143.77	\$185.93
Family	\$2,328.65	\$2,328.65	\$2,328.65	\$2,328.65	\$2,372.47	\$2,455.23	\$2,541.05	\$2,603.33	1.9%	5.4%	9.1%	11.8%	\$43.82	\$126.58	\$212.40	\$274.68
4-Tier																
Individual	\$669.48	\$669.48	\$669.48	\$669.48	\$682.08	\$705.87	\$730.55	\$748.45	1.9%	5.4%	9.1%	11.8%	\$12.60	\$36.39	\$61.07	\$78.97
Parent/Child(ren)	\$1,564.70	\$1,564.70	\$1,564.70	\$1,564.70	\$1,594.14	\$1,649.76	\$1,707.42	\$1,749.27	1.9%	5.4%	9.1%	11.8%	\$29.44	\$85.06	\$142.72	\$184.57
Husband/Wife	\$1,600.28	\$1,600.28	\$1,600.28	\$1,600.28	\$1,630.39	\$1,687.27	\$1,746.25	\$1,789.04	1.9%	5.4%	9.1%	11.8%	\$30.11	\$86.99	\$145.97	\$188.76
Family	\$2,462.47	\$2,462.47	\$2,462.47	\$2,462.47	\$2,508.80	\$2,596.32	\$2,687.07	\$2,752.93	1.9%	5.4%	9.1%	11.8%	\$46.33	\$133.85	\$224.60	\$290.46
Value Plus																
2-Tier																
Individual	\$666.84	\$666.84	\$666.84	\$666.84	\$679.31	\$703.01	\$727.58	\$745.41	1.9%	5.4%	9.1%	11.8%	\$12.47	\$36.17	\$60.74	\$78.57
Family	\$2,008.35	\$2,008.35	\$2,008.35	\$2,008.35	\$2,045.92	\$2,117.29	\$2,191.30	\$2,245.00	1.9%	5.4%	9.1%	11.8%	\$37.57	\$108.94	\$182.95	\$236.65
3-Tier																
Individual	\$666.84	\$666.84	\$666.84	\$666.84	\$679.31	\$703.01	\$727.58	\$745.41	1.9%	5.4%	9.1%	11.8%	\$12.47	\$36.17	\$60.74	\$78.57
Two Party	\$1,570.02	\$1,570.02	\$1,570.02	\$1,570.02	\$1,599.39	\$1,655.19	\$1,713.04	\$1,755.03	1.9%	5.4%	9.1%	11.8%	\$29.37	\$85.17	\$143.02	\$185.01
Family	\$2,319.45	\$2,319.45	\$2,319.45	\$2,319.45	\$2,362.84	\$2,445.27	\$2,530.74	\$2,592.77	1.9%	5.4%	9.1%	11.8%	\$43.39	\$125.82	\$211.29	\$273.32
4-Tier																
Individual	\$666.84	\$666.84	\$666.84	\$666.84	\$679.31	\$703.01	\$727.58	\$745.41	1.9%	5.4%	9.1%	11.8%	\$12.47	\$36.17	\$60.74	\$78.57
Parent/Child(ren)	\$1,558.52	\$1,558.52	\$1,558.52	\$1,558.52	\$1,587.67	\$1,643.06	\$1,700.49	\$1,742.17	1.9%	5.4%	9.1%	11.8%	\$29.15	\$84.54	\$141.97	\$183.65
Husband/Wife	\$1,593.96	\$1,593.96	\$1,593.96	\$1,593.96	\$1,623.78	\$1,680.42	\$1,739.16	\$1,781.78	1.9%	5.4%	9.1%	11.8%	\$29.82	\$86.46	\$145.20	\$187.82
Family	\$2,452.74	\$2,452.74	\$2,452.74	\$2,452.74	\$2,498.62	\$2,585.79	\$2,676.17	\$2,741.76	1.9%	5.4%	9.1%	11.8%	\$45.88	\$133.05	\$223.43	\$289.02
Super Value Plus																
2-Tier																
Individual	\$664.91	\$664.91	\$664.91	\$664.91	\$677.34	\$700.97	\$725.47	\$743.25	1.9%	5.4%	9.1%	11.8%	\$12.43	\$36.06	\$60.56	\$78.34
Family	\$2,002.54	\$2,002.54	\$2,002.54	\$2,002.54	\$2,039.99	\$2,111.16	\$2,184.96	\$2,238.50	1.9%	5.4%	9.1%	11.8%	\$37.45	\$108.62	\$182.42	\$235.96
3-Tier																
Individual	\$664.91	\$664.91	\$664.91	\$664.91	\$677.34	\$700.97	\$725.47	\$743.25	1.9%	5.4%	9.1%	11.8%	\$12.43	\$36.06	\$60.56	\$78.34
Two Party	\$1,565.48	\$1,565.48	\$1,565.48	\$1,565.48	\$1,594.76	\$1,650.40	\$1,708.08	\$1,749.95	1.9%	5.4%	9.1%	11.8%	\$29.28	\$84.92	\$142.60	\$184.47
Family	\$2,312.74	\$2,312.74	\$2,312.74	\$2,312.74	\$2,356.00	\$2,438.19	\$2,523.42	\$2,585.26	1.9%	5.4%	9.1%	11.8%	\$43.26	\$125.45	\$210.68	\$272.52
4-Tier																
Individual	\$664.91	\$664.91	\$664.91	\$664.91	\$677.34	\$700.97	\$725.47	\$743.25	1.9%	5.4%	9.1%	11.8%	\$12.43	\$36.06	\$60.56	\$78.34
Parent/Child(ren)	\$1,554.01	\$1,554.01	\$1,554.01	\$1,554.01	\$1,583.08	\$1,638.30	\$1,695.57	\$1,737.12	1.9%	5.4%	9.1%	11.8%	\$29.07	\$84.29	\$141.56	\$183.11
Husband/Wife	\$1,589.35	\$1,589.35	\$1,589.35	\$1,589.35	\$1,619.07	\$1,675.56	\$1,734.12	\$1,776.63	1.9%	5.4%	9.1%	11.8%	\$29.72	\$86.21	\$144.77	\$187.28
Family	\$2,445.64	\$2,445.64	\$2,445.64	\$2,445.64	\$2,491.39	\$2,578.30	\$2,668.42	\$2,733.82	1.9%	5.4%	9.1%	11.8%	\$45.75	\$132.66	\$222.78	\$288.18

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	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
High Option Plan																
2-Tier																
Individual	\$685.92	\$685.92	\$685.92	\$685.92	\$698.76	\$723.13	\$748.41	\$766.75	1.9%	5.4%	9.1%	11.8%	\$12.84	\$37.21	\$62.49	\$80.83
Family	\$2,065.84	\$2,065.84	\$2,065.84	\$2,065.84	\$2,104.49	\$2,177.91	\$2,254.04	\$2,309.28	1.9%	5.4%	9.1%	11.8%	\$38.65	\$112.07	\$188.20	\$243.44
3-Tier																
Individual	\$685.92	\$685.92	\$685.92	\$685.92	\$698.76	\$723.13	\$748.41	\$766.75	1.9%	5.4%	9.1%	11.8%	\$12.84	\$37.21	\$62.49	\$80.83
Two Party	\$1,614.96	\$1,614.96	\$1,614.96	\$1,614.96	\$1,645.18	\$1,702.58	\$1,762.09	\$1,805.27	1.9%	5.4%	9.1%	11.8%	\$30.22	\$87.62	\$147.13	\$190.31
Family	\$2,385.84	\$2,385.84	\$2,385.84	\$2,385.84	\$2,430.49	\$2,515.28	\$2,603.20	\$2,667.00	1.9%	5.4%	9.1%	11.8%	\$44.65	\$129.44	\$217.36	\$281.16
4-Tier																
Individual	\$685.92	\$685.92	\$685.92	\$685.92	\$698.76	\$723.13	\$748.41	\$766.75	1.9%	5.4%	9.1%	11.8%	\$12.84	\$37.21	\$62.49	\$80.83
Parent/Child(ren)	\$1,603.13	\$1,603.13	\$1,603.13	\$1,603.13	\$1,633.13	\$1,690.10	\$1,749.18	\$1,792.05	1.9%	5.4%	9.1%	11.8%	\$30.00	\$86.97	\$146.05	\$188.92
Husband/Wife	\$1,639.58	\$1,639.58	\$1,639.58	\$1,639.58	\$1,670.26	\$1,728.53	\$1,788.95	\$1,832.80	1.9%	5.4%	9.1%	11.8%	\$30.68	\$88.95	\$149.37	\$193.22
Family	\$2,522.95	\$2,522.95	\$2,522.95	\$2,522.95	\$2,570.15	\$2,659.82	\$2,752.79	\$2,820.25	1.9%	5.4%	9.1%	11.8%	\$47.20	\$136.87	\$229.84	\$297.30
DTC Plan																
2-Tier																
Individual	\$681.21	\$681.21	\$681.21	\$681.21	\$693.95	\$718.16	\$743.26	\$761.48	1.9%	5.4%	9.1%	11.8%	\$12.74	\$36.95	\$62.05	\$80.27
Family	\$2,051.63	\$2,051.63	\$2,051.63	\$2,051.63	\$2,090.01	\$2,162.93	\$2,238.53	\$2,293.39	1.9%	5.4%	9.1%	11.8%	\$38.38	\$111.30	\$186.90	\$241.76
3-Tier																
Individual	\$681.21	\$681.21	\$681.21	\$681.21	\$693.95	\$718.16	\$743.26	\$761.48	1.9%	5.4%	9.1%	11.8%	\$12.74	\$36.95	\$62.05	\$80.27
Two Party	\$1,603.85	\$1,603.85	\$1,603.85	\$1,603.85	\$1,633.86	\$1,690.86	\$1,749.96	\$1,792.85	1.9%	5.4%	9.1%	11.8%	\$30.01	\$87.01	\$146.11	\$189.00
Family	\$2,369.43	\$2,369.43	\$2,369.43	\$2,369.43	\$2,413.77	\$2,497.97	\$2,585.29	\$2,648.65	1.9%	5.4%	9.1%	11.8%	\$44.34	\$128.54	\$215.86	\$279.22
4-Tier																
Individual	\$681.21	\$681.21	\$681.21	\$681.21	\$693.95	\$718.16	\$743.26	\$761.48	1.9%	5.4%	9.1%	11.8%	\$12.74	\$36.95	\$62.05	\$80.27
Parent/Child(ren)	\$1,592.10	\$1,592.10	\$1,592.10	\$1,592.10	\$1,621.89	\$1,678.47	\$1,737.14	\$1,779.72	1.9%	5.4%	9.1%	11.8%	\$29.79	\$86.37	\$145.04	\$187.62
Husband/Wife	\$1,628.31	\$1,628.31	\$1,628.31	\$1,628.31	\$1,658.77	\$1,716.64	\$1,776.64	\$1,820.19	1.9%	5.4%	9.1%	11.8%	\$30.46	\$88.33	\$148.33	\$191.88
Family	\$2,505.59	\$2,505.59	\$2,505.59	\$2,505.59	\$2,552.47	\$2,641.52	\$2,733.85	\$2,800.85	1.9%	5.4%	9.1%	11.8%	\$46.88	\$135.93	\$228.26	\$295.26
Patriot X/X																
2-Tier																
Individual	\$679.92	\$679.92	\$679.92	\$679.92	\$692.64	\$716.80	\$741.86	\$760.04	1.9%	5.4%	9.1%	11.8%	\$12.72	\$36.88	\$61.94	\$80.12
Family	\$2,047.75	\$2,047.75	\$2,047.75	\$2,047.75	\$2,086.06	\$2,158.84	\$2,234.30	\$2,289.06	1.9%	5.4%	9.1%	11.8%	\$38.31	\$111.09	\$186.55	\$241.31
3-Tier																
Individual	\$679.92	\$679.92	\$679.92	\$679.92	\$692.64	\$716.80	\$741.86	\$760.04	1.9%	5.4%	9.1%	11.8%	\$12.72	\$36.88	\$61.94	\$80.12
Two Party	\$1,600.82	\$1,600.82	\$1,600.82	\$1,600.82	\$1,630.78	\$1,687.67	\$1,746.66	\$1,789.47	1.9%	5.4%	9.1%	11.8%	\$29.96	\$86.85	\$145.84	\$188.65
Family	\$2,364.96	\$2,364.96	\$2,364.96	\$2,364.96	\$2,409.21	\$2,493.25	\$2,580.40	\$2,643.64	1.9%	5.4%	9.1%	11.8%	\$44.25	\$128.29	\$215.44	\$278.68
4-Tier																
Individual	\$679.92	\$679.92	\$679.92	\$679.92	\$692.64	\$716.80	\$741.86	\$760.04	1.9%	5.4%	9.1%	11.8%	\$12.72	\$36.88	\$61.94	\$80.12
Parent/Child(ren)	\$1,589.10	\$1,589.10	\$1,589.10	\$1,589.10	\$1,618.83	\$1,675.30	\$1,733.86	\$1,776.35	1.9%	5.4%	9.1%	11.8%	\$29.73	\$86.20	\$144.76	\$187.25
Husband/Wife	\$1,625.23	\$1,625.23	\$1,625.23	\$1,625.23	\$1,655.64	\$1,713.40	\$1,773.29	\$1,816.75	1.9%	5.4%	9.1%	11.8%	\$30.41	\$88.17	\$148.06	\$191.52
Family	\$2,500.86	\$2,500.86	\$2,500.86	\$2,500.86	\$2,547.65	\$2,636.53	\$2,728.68	\$2,795.56	1.9%	5.4%	9.1%	11.8%	\$46.79	\$135.67	\$227.82	\$294.70

New York Downstate Large Group Rate Comparison

Medical Plans	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$10 Copay Plan																
2-Tier																
Individual	\$679.35	\$679.35	\$679.35	\$679.35	\$692.06	\$716.20	\$741.23	\$759.40	1.9%	5.4%	9.1%	11.8%	\$12.71	\$36.85	\$61.88	\$80.05
Family	\$2,046.03	\$2,046.03	\$2,046.03	\$2,046.03	\$2,084.31	\$2,157.02	\$2,232.42	\$2,287.13	1.9%	5.4%	9.1%	11.8%	\$38.28	\$110.99	\$186.39	\$241.10
3-Tier																
Individual	\$679.35	\$679.35	\$679.35	\$679.35	\$692.06	\$716.20	\$741.23	\$759.40	1.9%	5.4%	9.1%	11.8%	\$12.71	\$36.85	\$61.88	\$80.05
Two Party	\$1,599.48	\$1,599.48	\$1,599.48	\$1,599.48	\$1,629.40	\$1,686.25	\$1,745.19	\$1,787.96	1.9%	5.4%	9.1%	11.8%	\$29.92	\$86.77	\$145.71	\$188.48
Family	\$2,362.97	\$2,362.97	\$2,362.97	\$2,362.97	\$2,407.18	\$2,491.16	\$2,578.23	\$2,641.42	1.9%	5.4%	9.1%	11.8%	\$44.21	\$128.19	\$215.26	\$278.45
4-Tier																
Individual	\$679.35	\$679.35	\$679.35	\$679.35	\$692.06	\$716.20	\$741.23	\$759.40	1.9%	5.4%	9.1%	11.8%	\$12.71	\$36.85	\$61.88	\$80.05
Parent/Child(ren)	\$1,587.76	\$1,587.76	\$1,587.76	\$1,587.76	\$1,617.47	\$1,673.89	\$1,732.40	\$1,774.86	1.9%	5.4%	9.1%	11.8%	\$29.71	\$86.13	\$144.64	\$187.10
Husband/Wife	\$1,623.86	\$1,623.86	\$1,623.86	\$1,623.86	\$1,654.25	\$1,711.95	\$1,771.80	\$1,815.22	1.9%	5.4%	9.1%	11.8%	\$30.39	\$88.09	\$147.94	\$191.36
Family	\$2,498.75	\$2,498.75	\$2,498.75	\$2,498.75	\$2,545.51	\$2,634.31	\$2,726.39	\$2,793.21	1.9%	5.4%	9.1%	11.8%	\$46.76	\$135.56	\$227.64	\$294.46
Plan I																
2-Tier																
Individual	\$661.83	\$661.83	\$661.83	\$661.83	\$674.28	\$697.81	\$722.20	\$739.90	1.9%	5.4%	9.1%	11.8%	\$12.45	\$35.98	\$60.37	\$78.07
Family	\$1,993.28	\$1,993.28	\$1,993.28	\$1,993.28	\$2,030.78	\$2,101.63	\$2,175.09	\$2,228.39	1.9%	5.4%	9.1%	11.8%	\$37.50	\$108.35	\$181.81	\$235.11
3-Tier																
Individual	\$661.83	\$661.83	\$661.83	\$661.83	\$674.28	\$697.81	\$722.20	\$739.90	1.9%	5.4%	9.1%	11.8%	\$12.45	\$35.98	\$60.37	\$78.07
Two Party	\$1,558.24	\$1,558.24	\$1,558.24	\$1,558.24	\$1,587.56	\$1,642.94	\$1,700.37	\$1,742.04	1.9%	5.4%	9.1%	11.8%	\$29.32	\$84.70	\$142.13	\$183.80
Family	\$2,302.05	\$2,302.05	\$2,302.05	\$2,302.05	\$2,345.36	\$2,427.18	\$2,512.02	\$2,573.58	1.9%	5.4%	9.1%	11.8%	\$43.31	\$125.13	\$209.97	\$271.53
4-Tier																
Individual	\$661.83	\$661.83	\$661.83	\$661.83	\$674.28	\$697.81	\$722.20	\$739.90	1.9%	5.4%	9.1%	11.8%	\$12.45	\$35.98	\$60.37	\$78.07
Parent/Child(ren)	\$1,546.82	\$1,546.82	\$1,546.82	\$1,546.82	\$1,575.93	\$1,630.90	\$1,687.91	\$1,729.28	1.9%	5.4%	9.1%	11.8%	\$29.11	\$84.08	\$141.09	\$182.46
Husband/Wife	\$1,582.00	\$1,582.00	\$1,582.00	\$1,582.00	\$1,611.76	\$1,667.99	\$1,726.29	\$1,768.60	1.9%	5.4%	9.1%	11.8%	\$29.76	\$85.99	\$144.29	\$186.60
Family	\$2,434.33	\$2,434.33	\$2,434.33	\$2,434.33	\$2,480.13	\$2,566.65	\$2,656.37	\$2,721.47	1.9%	5.4%	9.1%	11.8%	\$45.80	\$132.32	\$222.04	\$287.14
KLM Plan																
2-Tier																
Individual	\$691.07	\$691.07	\$691.07	\$691.07	\$704.00	\$728.56	\$754.03	\$772.51	1.9%	5.4%	9.1%	11.8%	\$12.93	\$37.49	\$62.96	\$81.44
Family	\$2,081.34	\$2,081.34	\$2,081.34	\$2,081.34	\$2,120.29	\$2,194.26	\$2,270.95	\$2,326.61	1.9%	5.4%	9.1%	11.8%	\$38.95	\$112.92	\$189.61	\$245.27
3-Tier																
Individual	\$691.07	\$691.07	\$691.07	\$691.07	\$704.00	\$728.56	\$754.03	\$772.51	1.9%	5.4%	9.1%	11.8%	\$12.93	\$37.49	\$62.96	\$81.44
Two Party	\$1,627.08	\$1,627.08	\$1,627.08	\$1,627.08	\$1,657.53	\$1,715.35	\$1,775.31	\$1,818.82	1.9%	5.4%	9.1%	11.8%	\$30.45	\$88.27	\$148.23	\$191.74
Family	\$2,403.75	\$2,403.75	\$2,403.75	\$2,403.75	\$2,448.73	\$2,534.16	\$2,622.74	\$2,687.01	1.9%	5.4%	9.1%	11.8%	\$44.98	\$130.41	\$218.99	\$283.26
4-Tier																
Individual	\$691.07	\$691.07	\$691.07	\$691.07	\$704.00	\$728.56	\$754.03	\$772.51	1.9%	5.4%	9.1%	11.8%	\$12.93	\$37.49	\$62.96	\$81.44
Parent/Child(ren)	\$1,615.16	\$1,615.16	\$1,615.16	\$1,615.16	\$1,645.39	\$1,702.79	\$1,762.31	\$1,805.50	1.9%	5.4%	9.1%	11.8%	\$30.23	\$87.63	\$147.15	\$190.34
Husband/Wife	\$1,651.89	\$1,651.89	\$1,651.89	\$1,651.89	\$1,682.80	\$1,741.51	\$1,802.38	\$1,846.55	1.9%	5.4%	9.1%	11.8%	\$30.91	\$89.62	\$150.49	\$194.66
Family	\$2,541.88	\$2,541.88	\$2,541.88	\$2,541.88	\$2,589.44	\$2,679.78	\$2,773.45	\$2,841.42	1.9%	5.4%	9.1%	11.8%	\$47.56	\$137.90	\$231.57	\$299.54

New York Downstate Large Group Rate Comparison

<u>Medical Plans</u>	<u>Current Filed Rates</u>				<u>Proposed Rates</u>				<u>Proposed Annual % Impacts</u>				<u>Proposed Annual \$ Impacts</u>			
	<u>3q12</u>	<u>4q12</u>	<u>1q13</u>	<u>2q13</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>
PRU Plan																
2-Tier																
Individual	\$669.12	\$669.12	\$669.12	\$669.12	\$681.64	\$705.42	\$730.08	\$747.97	1.9%	5.4%	9.1%	11.8%	\$12.52	\$36.30	\$60.96	\$78.85
Family	\$2,015.24	\$2,015.24	\$2,015.24	\$2,015.24	\$2,052.94	\$2,124.56	\$2,198.82	\$2,252.71	1.9%	5.4%	9.1%	11.8%	\$37.70	\$109.32	\$183.58	\$237.47
3-Tier																
Individual	\$669.12	\$669.12	\$669.12	\$669.12	\$681.64	\$705.42	\$730.08	\$747.97	1.9%	5.4%	9.1%	11.8%	\$12.52	\$36.30	\$60.96	\$78.85
Two Party	\$1,575.41	\$1,575.41	\$1,575.41	\$1,575.41	\$1,604.88	\$1,660.87	\$1,718.92	\$1,761.05	1.9%	5.4%	9.1%	11.8%	\$29.47	\$85.46	\$143.51	\$185.64
Family	\$2,327.41	\$2,327.41	\$2,327.41	\$2,327.41	\$2,370.95	\$2,453.66	\$2,539.43	\$2,601.66	1.9%	5.4%	9.1%	11.8%	\$43.54	\$126.25	\$212.02	\$274.25
4-Tier																
Individual	\$669.12	\$669.12	\$669.12	\$669.12	\$681.64	\$705.42	\$730.08	\$747.97	1.9%	5.4%	9.1%	11.8%	\$12.52	\$36.30	\$60.96	\$78.85
Parent/Child(ren)	\$1,563.87	\$1,563.87	\$1,563.87	\$1,563.87	\$1,593.12	\$1,648.70	\$1,706.33	\$1,748.15	1.9%	5.4%	9.1%	11.8%	\$29.25	\$84.83	\$142.46	\$184.28
Husband/Wife	\$1,599.43	\$1,599.43	\$1,599.43	\$1,599.43	\$1,629.35	\$1,686.19	\$1,745.13	\$1,787.90	1.9%	5.4%	9.1%	11.8%	\$29.92	\$86.76	\$145.70	\$188.47
Family	\$2,461.15	\$2,461.15	\$2,461.15	\$2,461.15	\$2,507.19	\$2,594.66	\$2,685.35	\$2,751.17	1.9%	5.4%	9.1%	11.8%	\$46.04	\$133.51	\$224.20	\$290.02

New York Downstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$0 Copay																
2-Tier																
Individual	\$276.25	\$276.25	\$276.25	\$276.25	\$281.48	\$291.35	\$301.48	\$308.93	1.9%	5.5%	9.1%	11.8%	\$5.23	\$15.10	\$25.23	\$32.68
Family	\$615.16	\$615.16	\$615.16	\$615.16	\$626.81	\$648.79	\$671.34	\$687.93	1.9%	5.5%	9.1%	11.8%	\$11.65	\$33.63	\$56.18	\$72.77
3-Tier																
Individual	\$276.25	\$276.25	\$276.25	\$276.25	\$281.48	\$291.35	\$301.48	\$308.93	1.9%	5.5%	9.1%	11.8%	\$5.23	\$15.10	\$25.23	\$32.68
Two Party	\$540.24	\$540.24	\$540.24	\$540.24	\$550.47	\$569.77	\$589.58	\$604.15	1.9%	5.5%	9.1%	11.8%	\$10.23	\$29.53	\$49.34	\$63.91
Family	\$660.48	\$660.48	\$660.48	\$660.48	\$673.00	\$696.59	\$720.80	\$738.62	1.9%	5.5%	9.1%	11.8%	\$12.52	\$36.11	\$60.32	\$78.14
4-Tier																
Individual	\$276.25	\$276.25	\$276.25	\$276.25	\$281.48	\$291.35	\$301.48	\$308.93	1.9%	5.5%	9.1%	11.8%	\$5.23	\$15.10	\$25.23	\$32.68
Parent/Child(ren)	\$361.12	\$361.12	\$361.12	\$361.12	\$367.96	\$380.86	\$394.10	\$403.84	1.9%	5.5%	9.1%	11.8%	\$6.84	\$19.74	\$32.98	\$42.72
Husband/Wife	\$656.01	\$656.01	\$656.01	\$656.01	\$668.44	\$691.87	\$715.92	\$733.62	1.9%	5.5%	9.1%	11.8%	\$12.43	\$35.86	\$59.91	\$77.61
Family	\$713.43	\$713.43	\$713.43	\$713.43	\$726.95	\$752.43	\$778.59	\$797.83	1.9%	5.5%	9.1%	11.8%	\$13.52	\$39.00	\$65.16	\$84.40
\$2.50 Copay																
2-Tier																
Individual	\$268.99	\$268.99	\$268.99	\$268.99	\$274.08	\$283.69	\$293.55	\$300.81	1.9%	5.5%	9.1%	11.8%	\$5.09	\$14.70	\$24.56	\$31.82
Family	\$598.99	\$598.99	\$598.99	\$598.99	\$610.34	\$631.74	\$653.70	\$669.86	1.9%	5.5%	9.1%	11.8%	\$11.35	\$32.75	\$54.71	\$70.87
3-Tier																
Individual	\$268.99	\$268.99	\$268.99	\$268.99	\$274.08	\$283.69	\$293.55	\$300.81	1.9%	5.5%	9.1%	11.8%	\$5.09	\$14.70	\$24.56	\$31.82
Two Party	\$526.04	\$526.04	\$526.04	\$526.04	\$536.01	\$554.80	\$574.08	\$588.28	1.9%	5.5%	9.1%	11.8%	\$9.97	\$28.76	\$48.04	\$62.24
Family	\$643.13	\$643.13	\$643.13	\$643.13	\$655.31	\$678.29	\$701.86	\$719.21	1.9%	5.5%	9.1%	11.8%	\$12.18	\$35.16	\$58.73	\$76.08
4-Tier																
Individual	\$268.99	\$268.99	\$268.99	\$268.99	\$274.08	\$283.69	\$293.55	\$300.81	1.9%	5.5%	9.1%	11.8%	\$5.09	\$14.70	\$24.56	\$31.82
Parent/Child(ren)	\$351.63	\$351.63	\$351.63	\$351.63	\$358.29	\$370.85	\$383.74	\$393.23	1.9%	5.5%	9.1%	11.8%	\$6.66	\$19.22	\$32.11	\$41.60
Husband/Wife	\$638.77	\$638.77	\$638.77	\$638.77	\$650.87	\$673.69	\$697.11	\$714.34	1.9%	5.5%	9.1%	11.8%	\$12.10	\$34.92	\$58.34	\$75.57
Family	\$694.68	\$694.68	\$694.68	\$694.68	\$707.84	\$732.66	\$758.13	\$776.87	1.9%	5.5%	9.1%	11.8%	\$13.16	\$37.98	\$63.45	\$82.19
\$5 Copay																
2-Tier																
Individual	\$259.86	\$259.86	\$259.86	\$259.86	\$264.78	\$274.07	\$283.59	\$290.60	1.9%	5.5%	9.1%	11.8%	\$4.92	\$14.21	\$23.73	\$30.74
Family	\$578.66	\$578.66	\$578.66	\$578.66	\$589.63	\$610.30	\$631.51	\$647.12	1.9%	5.5%	9.1%	11.8%	\$10.97	\$31.64	\$52.85	\$68.46
3-Tier																
Individual	\$259.86	\$259.86	\$259.86	\$259.86	\$264.78	\$274.07	\$283.59	\$290.60	1.9%	5.5%	9.1%	11.8%	\$4.92	\$14.21	\$23.73	\$30.74
Two Party	\$508.19	\$508.19	\$508.19	\$508.19	\$517.82	\$535.97	\$554.60	\$568.31	1.9%	5.5%	9.1%	11.8%	\$9.63	\$27.78	\$46.41	\$60.12
Family	\$621.30	\$621.30	\$621.30	\$621.30	\$633.07	\$655.27	\$678.04	\$694.80	1.9%	5.5%	9.1%	11.8%	\$11.77	\$33.97	\$56.74	\$73.50
4-Tier																
Individual	\$259.86	\$259.86	\$259.86	\$259.86	\$264.78	\$274.07	\$283.59	\$290.60	1.9%	5.5%	9.1%	11.8%	\$4.92	\$14.21	\$23.73	\$30.74
Parent/Child(ren)	\$339.69	\$339.69	\$339.69	\$339.69	\$346.13	\$358.26	\$370.72	\$379.88	1.9%	5.5%	9.1%	11.8%	\$6.44	\$18.57	\$31.03	\$40.19
Husband/Wife	\$617.09	\$617.09	\$617.09	\$617.09	\$628.79	\$650.83	\$673.45	\$690.10	1.9%	5.5%	9.1%	11.8%	\$11.70	\$33.74	\$56.36	\$73.01
Family	\$671.11	\$671.11	\$671.11	\$671.11	\$683.82	\$707.80	\$732.40	\$750.50	1.9%	5.5%	9.1%	11.8%	\$12.71	\$36.69	\$61.29	\$79.39

New York Downstate Large Group Rate Comparison

<u>Pharmacy Riders</u>	<u>Current Filed Rates</u>				<u>Proposed Rates</u>				<u>Proposed Annual % Impacts</u>				<u>Proposed Annual \$ Impacts</u>			
	<u>3q12</u>	<u>4q12</u>	<u>1q13</u>	<u>2q13</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>
\$7 Copay																
2-Tier																
Individual	\$253.48	\$253.48	\$253.48	\$253.48	\$258.28	\$267.34	\$276.63	\$283.47	1.9%	5.5%	9.1%	11.8%	\$4.80	\$13.86	\$23.15	\$29.99
Family	\$564.46	\$564.46	\$564.46	\$564.46	\$575.15	\$595.32	\$616.01	\$631.24	1.9%	5.5%	9.1%	11.8%	\$10.69	\$30.86	\$51.55	\$66.78
3-Tier																
Individual	\$253.48	\$253.48	\$253.48	\$253.48	\$258.28	\$267.34	\$276.63	\$283.47	1.9%	5.5%	9.1%	11.8%	\$4.80	\$13.86	\$23.15	\$29.99
Two Party	\$495.71	\$495.71	\$495.71	\$495.71	\$505.11	\$522.81	\$540.99	\$554.36	1.9%	5.5%	9.1%	11.8%	\$9.40	\$27.10	\$45.28	\$58.65
Family	\$606.05	\$606.05	\$606.05	\$606.05	\$617.53	\$639.18	\$661.40	\$677.75	1.9%	5.5%	9.1%	11.8%	\$11.48	\$33.13	\$55.35	\$71.70
4-Tier																
Individual	\$253.48	\$253.48	\$253.48	\$253.48	\$258.28	\$267.34	\$276.63	\$283.47	1.9%	5.5%	9.1%	11.8%	\$4.80	\$13.86	\$23.15	\$29.99
Parent/Child(ren)	\$331.36	\$331.36	\$331.36	\$331.36	\$337.63	\$349.47	\$361.62	\$370.56	1.9%	5.5%	9.1%	11.8%	\$6.27	\$18.11	\$30.26	\$39.20
Husband/Wife	\$601.95	\$601.95	\$601.95	\$601.95	\$613.35	\$634.85	\$656.92	\$673.16	1.9%	5.5%	9.1%	11.8%	\$11.40	\$32.90	\$54.97	\$71.21
Family	\$654.63	\$654.63	\$654.63	\$654.63	\$667.03	\$690.42	\$714.42	\$732.08	1.9%	5.5%	9.1%	11.8%	\$12.40	\$35.79	\$59.79	\$77.45
\$7.50 Copay																
2-Tier																
Individual	\$252.55	\$252.55	\$252.55	\$252.55	\$257.33	\$266.35	\$275.61	\$282.42	1.9%	5.5%	9.1%	11.8%	\$4.78	\$13.80	\$23.06	\$29.87
Family	\$562.38	\$562.38	\$562.38	\$562.38	\$573.03	\$593.12	\$613.74	\$628.91	1.9%	5.5%	9.1%	11.8%	\$10.65	\$30.74	\$51.36	\$66.53
3-Tier																
Individual	\$252.55	\$252.55	\$252.55	\$252.55	\$257.33	\$266.35	\$275.61	\$282.42	1.9%	5.5%	9.1%	11.8%	\$4.78	\$13.80	\$23.06	\$29.87
Two Party	\$493.89	\$493.89	\$493.89	\$493.89	\$503.24	\$520.89	\$538.99	\$552.32	1.9%	5.5%	9.1%	11.8%	\$9.35	\$27.00	\$45.10	\$58.43
Family	\$603.81	\$603.81	\$603.81	\$603.81	\$615.25	\$636.82	\$658.96	\$675.25	1.9%	5.5%	9.1%	11.8%	\$11.44	\$33.01	\$55.15	\$71.44
4-Tier																
Individual	\$252.55	\$252.55	\$252.55	\$252.55	\$257.33	\$266.35	\$275.61	\$282.42	1.9%	5.5%	9.1%	11.8%	\$4.78	\$13.80	\$23.06	\$29.87
Parent/Child(ren)	\$330.13	\$330.13	\$330.13	\$330.13	\$336.39	\$348.18	\$360.28	\$369.19	1.9%	5.5%	9.1%	11.8%	\$6.26	\$18.05	\$30.15	\$39.06
Husband/Wife	\$599.73	\$599.73	\$599.73	\$599.73	\$611.09	\$632.51	\$654.50	\$670.68	1.9%	5.5%	9.1%	11.8%	\$11.36	\$32.78	\$54.77	\$70.95
Family	\$652.22	\$652.22	\$652.22	\$652.22	\$664.57	\$687.87	\$711.78	\$729.38	1.9%	5.5%	9.1%	11.8%	\$12.35	\$35.65	\$59.56	\$77.16
\$8 Copay																
2-Tier																
Individual	\$251.61	\$251.61	\$251.61	\$251.61	\$256.38	\$265.37	\$274.59	\$281.38	1.9%	5.5%	9.1%	11.8%	\$4.77	\$13.76	\$22.98	\$29.77
Family	\$560.29	\$560.29	\$560.29	\$560.29	\$570.91	\$590.92	\$611.46	\$626.58	1.9%	5.5%	9.1%	11.8%	\$10.62	\$30.63	\$51.17	\$66.29
3-Tier																
Individual	\$251.61	\$251.61	\$251.61	\$251.61	\$256.38	\$265.37	\$274.59	\$281.38	1.9%	5.5%	9.1%	11.8%	\$4.77	\$13.76	\$22.98	\$29.77
Two Party	\$492.06	\$492.06	\$492.06	\$492.06	\$501.38	\$518.96	\$537.00	\$550.27	1.9%	5.5%	9.1%	11.8%	\$9.32	\$26.90	\$44.94	\$58.21
Family	\$601.58	\$601.58	\$601.58	\$601.58	\$612.98	\$634.47	\$656.52	\$672.75	1.9%	5.5%	9.1%	11.8%	\$11.40	\$32.89	\$54.94	\$71.17
4-Tier																
Individual	\$251.61	\$251.61	\$251.61	\$251.61	\$256.38	\$265.37	\$274.59	\$281.38	1.9%	5.5%	9.1%	11.8%	\$4.77	\$13.76	\$22.98	\$29.77
Parent/Child(ren)	\$328.91	\$328.91	\$328.91	\$328.91	\$335.14	\$346.89	\$358.95	\$367.82	1.9%	5.5%	9.1%	11.8%	\$6.23	\$17.98	\$30.04	\$38.91
Husband/Wife	\$597.51	\$597.51	\$597.51	\$597.51	\$608.83	\$630.17	\$652.07	\$668.19	1.9%	5.5%	9.1%	11.8%	\$11.32	\$32.66	\$54.56	\$70.68
Family	\$649.80	\$649.80	\$649.80	\$649.80	\$662.11	\$685.33	\$709.15	\$726.68	1.9%	5.5%	9.1%	11.8%	\$12.31	\$35.53	\$59.35	\$76.88

New York Downstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$10 Copay																
2-Tier																
Individual	\$247.80	\$247.80	\$247.80	\$247.80	\$252.49	\$261.34	\$270.43	\$277.11	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.54	\$22.63	\$29.31
Family	\$551.80	\$551.80	\$551.80	\$551.80	\$562.26	\$581.97	\$602.20	\$617.09	1.9%	5.5%	9.1%	11.8%	\$10.46	\$30.17	\$50.40	\$65.29
3-Tier																
Individual	\$247.80	\$247.80	\$247.80	\$247.80	\$252.49	\$261.34	\$270.43	\$277.11	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.54	\$22.63	\$29.31
Two Party	\$484.60	\$484.60	\$484.60	\$484.60	\$493.78	\$511.09	\$528.86	\$541.93	1.9%	5.5%	9.1%	11.8%	\$9.18	\$26.49	\$44.26	\$57.33
Family	\$592.46	\$592.46	\$592.46	\$592.46	\$603.69	\$624.85	\$646.57	\$662.55	1.9%	5.5%	9.1%	11.8%	\$11.23	\$32.39	\$54.11	\$70.09
4-Tier																
Individual	\$247.80	\$247.80	\$247.80	\$247.80	\$252.49	\$261.34	\$270.43	\$277.11	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.54	\$22.63	\$29.31
Parent/Child(ren)	\$323.93	\$323.93	\$323.93	\$323.93	\$330.06	\$341.64	\$353.51	\$362.25	1.9%	5.5%	9.1%	11.8%	\$6.13	\$17.71	\$29.58	\$38.32
Husband/Wife	\$588.45	\$588.45	\$588.45	\$588.45	\$599.60	\$620.62	\$642.19	\$658.07	1.9%	5.5%	9.1%	11.8%	\$11.15	\$32.17	\$53.74	\$69.62
Family	\$639.96	\$639.96	\$639.96	\$639.96	\$652.08	\$674.94	\$698.40	\$715.67	1.9%	5.5%	9.1%	11.8%	\$12.12	\$34.98	\$58.44	\$75.71
\$12 Copay																
2-Tier																
Individual	\$241.62	\$241.62	\$241.62	\$241.62	\$246.20	\$254.83	\$263.69	\$270.21	1.9%	5.5%	9.1%	11.8%	\$4.58	\$13.21	\$22.07	\$28.59
Family	\$538.05	\$538.05	\$538.05	\$538.05	\$548.24	\$567.46	\$587.19	\$601.70	1.9%	5.5%	9.1%	11.8%	\$10.19	\$29.41	\$49.14	\$63.65
3-Tier																
Individual	\$241.62	\$241.62	\$241.62	\$241.62	\$246.20	\$254.83	\$263.69	\$270.21	1.9%	5.5%	9.1%	11.8%	\$4.58	\$13.21	\$22.07	\$28.59
Two Party	\$472.52	\$472.52	\$472.52	\$472.52	\$481.47	\$498.35	\$515.67	\$528.42	1.9%	5.5%	9.1%	11.8%	\$8.95	\$25.83	\$43.15	\$55.90
Family	\$577.69	\$577.69	\$577.69	\$577.69	\$588.64	\$609.27	\$630.45	\$646.04	1.9%	5.5%	9.1%	11.8%	\$10.95	\$31.58	\$52.76	\$68.35
4-Tier																
Individual	\$241.62	\$241.62	\$241.62	\$241.62	\$246.20	\$254.83	\$263.69	\$270.21	1.9%	5.5%	9.1%	11.8%	\$4.58	\$13.21	\$22.07	\$28.59
Parent/Child(ren)	\$315.85	\$315.85	\$315.85	\$315.85	\$321.84	\$333.12	\$344.70	\$353.22	1.9%	5.5%	9.1%	11.8%	\$5.99	\$17.27	\$28.85	\$37.37
Husband/Wife	\$573.78	\$573.78	\$573.78	\$573.78	\$584.65	\$605.15	\$626.18	\$641.66	1.9%	5.5%	9.1%	11.8%	\$10.87	\$31.37	\$52.40	\$67.88
Family	\$624.00	\$624.00	\$624.00	\$624.00	\$635.82	\$658.12	\$680.99	\$697.83	1.9%	5.5%	9.1%	11.8%	\$11.82	\$34.12	\$56.99	\$73.83
\$15 Copay																
2-Tier																
Individual	\$224.11	\$224.11	\$224.11	\$224.11	\$228.36	\$236.37	\$244.58	\$250.63	1.9%	5.5%	9.1%	11.8%	\$4.25	\$12.26	\$20.47	\$26.52
Family	\$499.06	\$499.06	\$499.06	\$499.06	\$508.52	\$526.35	\$544.64	\$558.11	1.9%	5.5%	9.1%	11.8%	\$9.46	\$27.29	\$45.58	\$59.05
3-Tier																
Individual	\$224.11	\$224.11	\$224.11	\$224.11	\$228.36	\$236.37	\$244.58	\$250.63	1.9%	5.5%	9.1%	11.8%	\$4.25	\$12.26	\$20.47	\$26.52
Two Party	\$438.28	\$438.28	\$438.28	\$438.28	\$446.59	\$462.25	\$478.31	\$490.14	1.9%	5.5%	9.1%	11.8%	\$8.31	\$23.97	\$40.03	\$51.86
Family	\$535.84	\$535.84	\$535.84	\$535.84	\$545.99	\$565.13	\$584.77	\$599.23	1.9%	5.5%	9.1%	11.8%	\$10.15	\$29.29	\$48.93	\$63.39
4-Tier																
Individual	\$224.11	\$224.11	\$224.11	\$224.11	\$228.36	\$236.37	\$244.58	\$250.63	1.9%	5.5%	9.1%	11.8%	\$4.25	\$12.26	\$20.47	\$26.52
Parent/Child(ren)	\$292.97	\$292.97	\$292.97	\$292.97	\$298.52	\$308.98	\$319.72	\$327.63	1.9%	5.5%	9.1%	11.8%	\$5.55	\$16.01	\$26.75	\$34.66
Husband/Wife	\$532.21	\$532.21	\$532.21	\$532.21	\$542.29	\$561.30	\$580.81	\$595.17	1.9%	5.5%	9.1%	11.8%	\$10.08	\$29.09	\$48.60	\$62.96
Family	\$578.79	\$578.79	\$578.79	\$578.79	\$589.76	\$610.43	\$631.65	\$647.27	1.9%	5.5%	9.1%	11.8%	\$10.97	\$31.64	\$52.86	\$68.48

New York Downstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$20 Copay																
2-Tier																
Individual	\$208.29	\$208.29	\$208.29	\$208.29	\$212.24	\$219.68	\$227.32	\$232.94	1.9%	5.5%	9.1%	11.8%	\$3.95	\$11.39	\$19.03	\$24.65
Family	\$463.84	\$463.84	\$463.84	\$463.84	\$472.62	\$489.19	\$506.20	\$518.71	1.9%	5.5%	9.1%	11.8%	\$8.78	\$25.35	\$42.36	\$54.87
3-Tier																
Individual	\$208.29	\$208.29	\$208.29	\$208.29	\$212.24	\$219.68	\$227.32	\$232.94	1.9%	5.5%	9.1%	11.8%	\$3.95	\$11.39	\$19.03	\$24.65
Two Party	\$407.35	\$407.35	\$407.35	\$407.35	\$415.06	\$429.62	\$444.55	\$455.54	1.9%	5.5%	9.1%	11.8%	\$7.71	\$22.27	\$37.20	\$48.19
Family	\$498.01	\$498.01	\$498.01	\$498.01	\$507.45	\$525.24	\$543.50	\$556.93	1.9%	5.5%	9.1%	11.8%	\$9.44	\$27.23	\$45.49	\$58.92
4-Tier																
Individual	\$208.29	\$208.29	\$208.29	\$208.29	\$212.24	\$219.68	\$227.32	\$232.94	1.9%	5.5%	9.1%	11.8%	\$3.95	\$11.39	\$19.03	\$24.65
Parent/Child(ren)	\$272.29	\$272.29	\$272.29	\$272.29	\$277.45	\$287.17	\$297.15	\$304.50	1.9%	5.5%	9.1%	11.8%	\$5.16	\$14.88	\$24.86	\$32.21
Husband/Wife	\$494.64	\$494.64	\$494.64	\$494.64	\$504.01	\$521.68	\$539.82	\$553.16	1.9%	5.5%	9.1%	11.8%	\$9.37	\$27.04	\$45.18	\$58.52
Family	\$537.94	\$537.94	\$537.94	\$537.94	\$548.13	\$567.34	\$587.06	\$601.58	1.9%	5.5%	9.1%	11.8%	\$10.19	\$29.40	\$49.12	\$63.64
50/50 Copay																
2-Tier																
Individual	\$110.43	\$110.43	\$110.43	\$110.43	\$112.52	\$116.46	\$120.51	\$123.49	1.9%	5.5%	9.1%	11.8%	\$2.09	\$6.03	\$10.08	\$13.06
Family	\$245.90	\$245.90	\$245.90	\$245.90	\$250.56	\$259.34	\$268.36	\$274.99	1.9%	5.5%	9.1%	11.8%	\$4.66	\$13.44	\$22.46	\$29.09
3-Tier																
Individual	\$110.43	\$110.43	\$110.43	\$110.43	\$112.52	\$116.46	\$120.51	\$123.49	1.9%	5.5%	9.1%	11.8%	\$2.09	\$6.03	\$10.08	\$13.06
Two Party	\$215.95	\$215.95	\$215.95	\$215.95	\$220.04	\$227.76	\$235.67	\$241.50	1.9%	5.5%	9.1%	11.8%	\$4.09	\$11.81	\$19.72	\$25.55
Family	\$264.02	\$264.02	\$264.02	\$264.02	\$269.02	\$278.45	\$288.13	\$295.25	1.9%	5.5%	9.1%	11.8%	\$5.00	\$14.43	\$24.11	\$31.23
4-Tier																
Individual	\$110.43	\$110.43	\$110.43	\$110.43	\$112.52	\$116.46	\$120.51	\$123.49	1.9%	5.5%	9.1%	11.8%	\$2.09	\$6.03	\$10.08	\$13.06
Parent/Child(ren)	\$144.35	\$144.35	\$144.35	\$144.35	\$147.09	\$152.24	\$157.53	\$161.43	1.9%	5.5%	9.1%	11.8%	\$2.74	\$7.89	\$13.18	\$17.08
Husband/Wife	\$262.23	\$262.23	\$262.23	\$262.23	\$267.20	\$276.57	\$286.18	\$293.25	1.9%	5.5%	9.1%	11.8%	\$4.97	\$14.34	\$23.95	\$31.02
Family	\$285.18	\$285.18	\$285.18	\$285.18	\$290.58	\$300.77	\$311.23	\$318.92	1.9%	5.5%	9.1%	11.8%	\$5.40	\$15.59	\$26.05	\$33.74
\$2.50/\$7.50 Gen/Brand Copay																
2-Tier																
Individual	\$244.77	\$244.77	\$244.77	\$244.77	\$249.41	\$258.15	\$267.13	\$273.73	1.9%	5.5%	9.1%	11.8%	\$4.64	\$13.38	\$22.36	\$28.96
Family	\$545.07	\$545.07	\$545.07	\$545.07	\$555.39	\$574.87	\$594.85	\$609.55	1.9%	5.5%	9.1%	11.8%	\$10.32	\$29.80	\$49.78	\$64.48
3-Tier																
Individual	\$244.77	\$244.77	\$244.77	\$244.77	\$249.41	\$258.15	\$267.13	\$273.73	1.9%	5.5%	9.1%	11.8%	\$4.64	\$13.38	\$22.36	\$28.96
Two Party	\$478.69	\$478.69	\$478.69	\$478.69	\$487.75	\$504.86	\$522.40	\$535.32	1.9%	5.5%	9.1%	11.8%	\$9.06	\$26.17	\$43.71	\$56.63
Family	\$585.23	\$585.23	\$585.23	\$585.23	\$596.32	\$617.23	\$638.68	\$654.47	1.9%	5.5%	9.1%	11.8%	\$11.09	\$32.00	\$53.45	\$69.24
4-Tier																
Individual	\$244.77	\$244.77	\$244.77	\$244.77	\$249.41	\$258.15	\$267.13	\$273.73	1.9%	5.5%	9.1%	11.8%	\$4.64	\$13.38	\$22.36	\$28.96
Parent/Child(ren)	\$319.97	\$319.97	\$319.97	\$319.97	\$326.03	\$337.47	\$349.20	\$357.83	1.9%	5.5%	9.1%	11.8%	\$6.06	\$17.50	\$29.23	\$37.86
Husband/Wife	\$581.27	\$581.27	\$581.27	\$581.27	\$592.28	\$613.05	\$634.35	\$650.04	1.9%	5.5%	9.1%	11.8%	\$11.01	\$31.78	\$53.08	\$68.77
Family	\$632.14	\$632.14	\$632.14	\$632.14	\$644.12	\$666.70	\$689.88	\$706.93	1.9%	5.5%	9.1%	11.8%	\$11.98	\$34.56	\$57.74	\$74.79

New York Downstate Large Group Rate Comparison

<u>Pharmacy Riders</u>	<u>Current Filed Rates</u>				<u>Proposed Rates</u>				<u>Proposed Annual % Impacts</u>				<u>Proposed Annual \$ Impacts</u>			
	<u>3q12</u>	<u>4q12</u>	<u>1q13</u>	<u>2q13</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>
\$5.00/\$10.00 Gen/Brand Copay																
2-Tier																
Individual	\$226.30	\$226.30	\$226.30	\$226.30	\$230.58	\$238.67	\$246.96	\$253.07	1.9%	5.5%	9.1%	11.8%	\$4.28	\$12.37	\$20.66	\$26.77
Family	\$503.92	\$503.92	\$503.92	\$503.92	\$513.47	\$531.47	\$549.94	\$563.54	1.9%	5.5%	9.1%	11.8%	\$9.55	\$27.55	\$46.02	\$59.62
3-Tier																
Individual	\$226.30	\$226.30	\$226.30	\$226.30	\$230.58	\$238.67	\$246.96	\$253.07	1.9%	5.5%	9.1%	11.8%	\$4.28	\$12.37	\$20.66	\$26.77
Two Party	\$442.55	\$442.55	\$442.55	\$442.55	\$450.93	\$466.74	\$482.97	\$494.91	1.9%	5.5%	9.1%	11.8%	\$8.38	\$24.19	\$40.42	\$52.36
Family	\$541.05	\$541.05	\$541.05	\$541.05	\$551.30	\$570.63	\$590.47	\$605.06	1.9%	5.5%	9.1%	11.8%	\$10.25	\$29.58	\$49.42	\$64.01
4-Tier																
Individual	\$226.30	\$226.30	\$226.30	\$226.30	\$230.58	\$238.67	\$246.96	\$253.07	1.9%	5.5%	9.1%	11.8%	\$4.28	\$12.37	\$20.66	\$26.77
Parent/Child(ren)	\$295.82	\$295.82	\$295.82	\$295.82	\$301.42	\$311.99	\$322.84	\$330.82	1.9%	5.5%	9.1%	11.8%	\$5.60	\$16.17	\$27.02	\$35.00
Husband/Wife	\$537.39	\$537.39	\$537.39	\$537.39	\$547.57	\$566.77	\$586.47	\$600.97	1.9%	5.5%	9.1%	11.8%	\$10.18	\$29.38	\$49.08	\$63.58
Family	\$584.43	\$584.43	\$584.43	\$584.43	\$595.50	\$616.37	\$637.80	\$653.57	1.9%	5.5%	9.1%	11.8%	\$11.07	\$31.94	\$53.37	\$69.14
\$10.00/\$15.00 Gen/Brand Copay																
2-Tier																
Individual	\$206.37	\$206.37	\$206.37	\$206.37	\$210.28	\$217.65	\$225.22	\$230.78	1.9%	5.5%	9.1%	11.8%	\$3.91	\$11.28	\$18.85	\$24.41
Family	\$459.55	\$459.55	\$459.55	\$459.55	\$468.26	\$484.67	\$501.52	\$513.92	1.9%	5.5%	9.1%	11.8%	\$8.71	\$25.12	\$41.97	\$54.37
3-Tier																
Individual	\$206.37	\$206.37	\$206.37	\$206.37	\$210.28	\$217.65	\$225.22	\$230.78	1.9%	5.5%	9.1%	11.8%	\$3.91	\$11.28	\$18.85	\$24.41
Two Party	\$403.58	\$403.58	\$403.58	\$403.58	\$411.23	\$425.65	\$440.44	\$451.33	1.9%	5.5%	9.1%	11.8%	\$7.65	\$22.07	\$36.86	\$47.75
Family	\$493.41	\$493.41	\$493.41	\$493.41	\$502.76	\$520.39	\$538.47	\$551.79	1.9%	5.5%	9.1%	11.8%	\$9.35	\$26.98	\$45.06	\$58.38
4-Tier																
Individual	\$206.37	\$206.37	\$206.37	\$206.37	\$210.28	\$217.65	\$225.22	\$230.78	1.9%	5.5%	9.1%	11.8%	\$3.91	\$11.28	\$18.85	\$24.41
Parent/Child(ren)	\$269.77	\$269.77	\$269.77	\$269.77	\$274.88	\$284.52	\$294.41	\$301.69	1.9%	5.5%	9.1%	11.8%	\$5.11	\$14.75	\$24.64	\$31.92
Husband/Wife	\$490.07	\$490.07	\$490.07	\$490.07	\$499.36	\$516.86	\$534.83	\$548.05	1.9%	5.5%	9.1%	11.8%	\$9.29	\$26.79	\$44.76	\$57.98
Family	\$532.97	\$532.97	\$532.97	\$532.97	\$543.06	\$562.10	\$581.64	\$596.02	1.9%	5.5%	9.1%	11.8%	\$10.09	\$29.13	\$48.67	\$63.05
\$15.00/\$20.00 Gen/Brand Copay																
2-Tier																
Individual	\$184.81	\$184.81	\$184.81	\$184.81	\$188.31	\$194.92	\$201.69	\$206.68	1.9%	5.5%	9.1%	11.8%	\$3.50	\$10.11	\$16.88	\$21.87
Family	\$411.55	\$411.55	\$411.55	\$411.55	\$419.34	\$434.05	\$449.13	\$460.23	1.9%	5.5%	9.1%	11.8%	\$7.79	\$22.50	\$37.58	\$48.68
3-Tier																
Individual	\$184.81	\$184.81	\$184.81	\$184.81	\$188.31	\$194.92	\$201.69	\$206.68	1.9%	5.5%	9.1%	11.8%	\$3.50	\$10.11	\$16.88	\$21.87
Two Party	\$361.43	\$361.43	\$361.43	\$361.43	\$368.27	\$381.18	\$394.43	\$404.18	1.9%	5.5%	9.1%	11.8%	\$6.84	\$19.75	\$33.00	\$42.75
Family	\$441.87	\$441.87	\$441.87	\$441.87	\$450.24	\$466.03	\$482.23	\$494.15	1.9%	5.5%	9.1%	11.8%	\$8.37	\$24.16	\$40.36	\$52.28
4-Tier																
Individual	\$184.81	\$184.81	\$184.81	\$184.81	\$188.31	\$194.92	\$201.69	\$206.68	1.9%	5.5%	9.1%	11.8%	\$3.50	\$10.11	\$16.88	\$21.87
Parent/Child(ren)	\$241.59	\$241.59	\$241.59	\$241.59	\$246.17	\$254.80	\$263.66	\$270.17	1.9%	5.5%	9.1%	11.8%	\$4.58	\$13.21	\$22.07	\$28.58
Husband/Wife	\$438.88	\$438.88	\$438.88	\$438.88	\$447.19	\$462.87	\$478.96	\$490.80	1.9%	5.5%	9.1%	11.8%	\$8.31	\$23.99	\$40.08	\$51.92
Family	\$477.29	\$477.29	\$477.29	\$477.29	\$486.33	\$503.39	\$520.88	\$533.76	1.9%	5.5%	9.1%	11.8%	\$9.04	\$26.10	\$43.59	\$56.47

New York Downstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$10.00/\$15.00/\$30.00 Copay																
2-Tier																
Individual	\$196.27	\$196.27	\$196.27	\$196.27	\$199.99	\$207.00	\$214.19	\$219.49	1.9%	5.5%	9.1%	11.8%	\$3.72	\$10.73	\$17.92	\$23.22
Family	\$437.06	\$437.06	\$437.06	\$437.06	\$445.34	\$460.95	\$476.97	\$488.77	1.9%	5.5%	9.1%	11.8%	\$8.28	\$23.89	\$39.91	\$51.71
3-Tier																
Individual	\$196.27	\$196.27	\$196.27	\$196.27	\$199.99	\$207.00	\$214.19	\$219.49	1.9%	5.5%	9.1%	11.8%	\$3.72	\$10.73	\$17.92	\$23.22
Two Party	\$383.83	\$383.83	\$383.83	\$383.83	\$391.10	\$404.81	\$418.88	\$429.24	1.9%	5.5%	9.1%	11.8%	\$7.27	\$20.98	\$35.05	\$45.41
Family	\$469.26	\$469.26	\$469.26	\$469.26	\$478.15	\$494.92	\$512.12	\$524.78	1.9%	5.5%	9.1%	11.8%	\$8.89	\$25.66	\$42.86	\$55.52
4-Tier																
Individual	\$196.27	\$196.27	\$196.27	\$196.27	\$199.99	\$207.00	\$214.19	\$219.49	1.9%	5.5%	9.1%	11.8%	\$3.72	\$10.73	\$17.92	\$23.22
Parent/Child(ren)	\$256.57	\$256.57	\$256.57	\$256.57	\$261.43	\$270.59	\$280.00	\$286.92	1.9%	5.5%	9.1%	11.8%	\$4.86	\$14.02	\$23.43	\$30.35
Husband/Wife	\$466.09	\$466.09	\$466.09	\$466.09	\$474.92	\$491.57	\$508.65	\$521.23	1.9%	5.5%	9.1%	11.8%	\$8.83	\$25.48	\$42.56	\$55.14
Family	\$506.88	\$506.88	\$506.88	\$506.88	\$516.48	\$534.59	\$553.17	\$566.85	1.9%	5.5%	9.1%	11.8%	\$9.60	\$27.71	\$46.29	\$59.97
\$0.00 Copay w/o Contraception																
2-Tier																
Individual	\$269.34	\$269.34	\$269.34	\$269.34	\$274.44	\$284.06	\$293.93	\$301.20	1.9%	5.5%	9.1%	11.8%	\$5.10	\$14.72	\$24.59	\$31.86
Family	\$599.77	\$599.77	\$599.77	\$599.77	\$611.13	\$632.56	\$654.54	\$670.72	1.9%	5.5%	9.1%	11.8%	\$11.36	\$32.79	\$54.77	\$70.95
3-Tier																
Individual	\$269.34	\$269.34	\$269.34	\$269.34	\$274.44	\$284.06	\$293.93	\$301.20	1.9%	5.5%	9.1%	11.8%	\$5.10	\$14.72	\$24.59	\$31.86
Two Party	\$526.72	\$526.72	\$526.72	\$526.72	\$536.70	\$555.52	\$574.83	\$589.04	1.9%	5.5%	9.1%	11.8%	\$9.98	\$28.80	\$48.11	\$62.32
Family	\$643.96	\$643.96	\$643.96	\$643.96	\$656.16	\$679.17	\$702.77	\$720.14	1.9%	5.5%	9.1%	11.8%	\$12.20	\$35.21	\$58.81	\$76.18
4-Tier																
Individual	\$269.34	\$269.34	\$269.34	\$269.34	\$274.44	\$284.06	\$293.93	\$301.20	1.9%	5.5%	9.1%	11.8%	\$5.10	\$14.72	\$24.59	\$31.86
Parent/Child(ren)	\$352.08	\$352.08	\$352.08	\$352.08	\$358.75	\$371.33	\$384.24	\$393.74	1.9%	5.5%	9.1%	11.8%	\$6.67	\$19.25	\$32.16	\$41.66
Husband/Wife	\$639.60	\$639.60	\$639.60	\$639.60	\$651.72	\$674.57	\$698.01	\$715.27	1.9%	5.5%	9.1%	11.8%	\$12.12	\$34.97	\$58.41	\$75.67
Family	\$695.58	\$695.58	\$695.58	\$695.58	\$708.76	\$733.61	\$759.11	\$777.87	1.9%	5.5%	9.1%	11.8%	\$13.18	\$38.03	\$63.53	\$82.29
\$2.50 Copay w/o Contraception																
2-Tier																
Individual	\$258.10	\$258.10	\$258.10	\$258.10	\$262.99	\$272.21	\$281.67	\$288.63	1.9%	5.5%	9.1%	11.8%	\$4.89	\$14.11	\$23.57	\$30.53
Family	\$574.74	\$574.74	\$574.74	\$574.74	\$585.63	\$606.17	\$627.23	\$642.74	1.9%	5.5%	9.1%	11.8%	\$10.89	\$31.43	\$52.49	\$68.00
3-Tier																
Individual	\$258.10	\$258.10	\$258.10	\$258.10	\$262.99	\$272.21	\$281.67	\$288.63	1.9%	5.5%	9.1%	11.8%	\$4.89	\$14.11	\$23.57	\$30.53
Two Party	\$504.75	\$504.75	\$504.75	\$504.75	\$514.31	\$532.34	\$550.85	\$564.46	1.9%	5.5%	9.1%	11.8%	\$9.56	\$27.59	\$46.10	\$59.71
Family	\$617.09	\$617.09	\$617.09	\$617.09	\$628.78	\$650.83	\$673.45	\$690.10	1.9%	5.5%	9.1%	11.8%	\$11.69	\$33.74	\$56.36	\$73.01
4-Tier																
Individual	\$258.10	\$258.10	\$258.10	\$258.10	\$262.99	\$272.21	\$281.67	\$288.63	1.9%	5.5%	9.1%	11.8%	\$4.89	\$14.11	\$23.57	\$30.53
Parent/Child(ren)	\$337.39	\$337.39	\$337.39	\$337.39	\$343.79	\$355.84	\$368.21	\$377.31	1.9%	5.5%	9.1%	11.8%	\$6.40	\$18.45	\$30.82	\$39.92
Husband/Wife	\$612.92	\$612.92	\$612.92	\$612.92	\$624.53	\$646.42	\$668.89	\$685.43	1.9%	5.5%	9.1%	11.8%	\$11.61	\$33.50	\$55.97	\$72.51
Family	\$666.56	\$666.56	\$666.56	\$666.56	\$679.19	\$703.00	\$727.44	\$745.42	1.9%	5.5%	9.1%	11.8%	\$12.63	\$36.44	\$60.88	\$78.86

New York Downstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$5.00 Copay w/o Contraception																
2-Tier																
Individual	\$247.17	\$247.17	\$247.17	\$247.17	\$251.86	\$260.69	\$269.75	\$276.42	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.52	\$22.58	\$29.25
Family	\$550.42	\$550.42	\$550.42	\$550.42	\$560.84	\$580.51	\$600.68	\$615.53	1.9%	5.5%	9.1%	11.8%	\$10.42	\$30.09	\$50.26	\$65.11
3-Tier																
Individual	\$247.17	\$247.17	\$247.17	\$247.17	\$251.86	\$260.69	\$269.75	\$276.42	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.52	\$22.58	\$29.25
Two Party	\$483.38	\$483.38	\$483.38	\$483.38	\$492.54	\$509.81	\$527.53	\$540.57	1.9%	5.5%	9.1%	11.8%	\$9.16	\$26.43	\$44.15	\$57.19
Family	\$590.97	\$590.97	\$590.97	\$590.97	\$602.17	\$623.28	\$644.94	\$660.89	1.9%	5.5%	9.1%	11.8%	\$11.20	\$32.31	\$53.97	\$69.92
4-Tier																
Individual	\$247.17	\$247.17	\$247.17	\$247.17	\$251.86	\$260.69	\$269.75	\$276.42	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.52	\$22.58	\$29.25
Parent/Child(ren)	\$323.11	\$323.11	\$323.11	\$323.11	\$329.23	\$340.78	\$352.62	\$361.34	1.9%	5.5%	9.1%	11.8%	\$6.12	\$17.67	\$29.51	\$38.23
Husband/Wife	\$586.97	\$586.97	\$586.97	\$586.97	\$598.09	\$619.06	\$640.58	\$656.41	1.9%	5.5%	9.1%	11.8%	\$11.12	\$32.09	\$53.61	\$69.44
Family	\$638.35	\$638.35	\$638.35	\$638.35	\$650.44	\$673.24	\$696.65	\$713.87	1.9%	5.5%	9.1%	11.8%	\$12.09	\$34.89	\$58.30	\$75.52
\$7.00 Copay w/o Contraception																
2-Tier																
Individual	\$238.78	\$238.78	\$238.78	\$238.78	\$243.30	\$251.83	\$260.59	\$267.03	1.9%	5.5%	9.1%	11.8%	\$4.52	\$13.05	\$21.81	\$28.25
Family	\$531.72	\$531.72	\$531.72	\$531.72	\$541.79	\$560.79	\$580.28	\$594.63	1.9%	5.5%	9.1%	11.8%	\$10.07	\$29.07	\$48.56	\$62.91
3-Tier																
Individual	\$238.78	\$238.78	\$238.78	\$238.78	\$243.30	\$251.83	\$260.59	\$267.03	1.9%	5.5%	9.1%	11.8%	\$4.52	\$13.05	\$21.81	\$28.25
Two Party	\$466.96	\$466.96	\$466.96	\$466.96	\$475.81	\$492.49	\$509.61	\$522.21	1.9%	5.5%	9.1%	11.8%	\$8.85	\$25.53	\$42.65	\$55.25
Family	\$570.90	\$570.90	\$570.90	\$570.90	\$581.71	\$602.11	\$623.04	\$638.44	1.9%	5.5%	9.1%	11.8%	\$10.81	\$31.21	\$52.14	\$67.54
4-Tier																
Individual	\$238.78	\$238.78	\$238.78	\$238.78	\$243.30	\$251.83	\$260.59	\$267.03	1.9%	5.5%	9.1%	11.8%	\$4.52	\$13.05	\$21.81	\$28.25
Parent/Child(ren)	\$312.14	\$312.14	\$312.14	\$312.14	\$318.05	\$329.20	\$340.64	\$349.06	1.9%	5.5%	9.1%	11.8%	\$5.91	\$17.06	\$28.50	\$36.92
Husband/Wife	\$567.03	\$567.03	\$567.03	\$567.03	\$577.78	\$598.03	\$618.82	\$634.12	1.9%	5.5%	9.1%	11.8%	\$10.75	\$31.00	\$51.79	\$67.09
Family	\$616.66	\$616.66	\$616.66	\$616.66	\$628.35	\$650.38	\$672.98	\$689.62	1.9%	5.5%	9.1%	11.8%	\$11.69	\$33.72	\$56.32	\$72.96
\$7.50 Copay w/o Contraception																
2-Tier																
Individual	\$236.76	\$236.76	\$236.76	\$236.76	\$241.25	\$249.71	\$258.39	\$264.77	1.9%	5.5%	9.1%	11.8%	\$4.49	\$12.95	\$21.63	\$28.01
Family	\$527.23	\$527.23	\$527.23	\$527.23	\$537.22	\$556.05	\$575.38	\$589.60	1.9%	5.5%	9.1%	11.8%	\$9.99	\$28.82	\$48.15	\$62.37
3-Tier																
Individual	\$236.76	\$236.76	\$236.76	\$236.76	\$241.25	\$249.71	\$258.39	\$264.77	1.9%	5.5%	9.1%	11.8%	\$4.49	\$12.95	\$21.63	\$28.01
Two Party	\$463.02	\$463.02	\$463.02	\$463.02	\$471.79	\$488.33	\$505.31	\$517.80	1.9%	5.5%	9.1%	11.8%	\$8.77	\$25.31	\$42.29	\$54.78
Family	\$566.08	\$566.08	\$566.08	\$566.08	\$576.80	\$597.03	\$617.78	\$633.05	1.9%	5.5%	9.1%	11.8%	\$10.72	\$30.95	\$51.70	\$66.97
4-Tier																
Individual	\$236.76	\$236.76	\$236.76	\$236.76	\$241.25	\$249.71	\$258.39	\$264.77	1.9%	5.5%	9.1%	11.8%	\$4.49	\$12.95	\$21.63	\$28.01
Parent/Child(ren)	\$309.50	\$309.50	\$309.50	\$309.50	\$315.36	\$326.42	\$337.77	\$346.12	1.9%	5.5%	9.1%	11.8%	\$5.86	\$16.92	\$28.27	\$36.62
Husband/Wife	\$562.25	\$562.25	\$562.25	\$562.25	\$572.90	\$592.98	\$613.59	\$628.76	1.9%	5.5%	9.1%	11.8%	\$10.65	\$30.73	\$51.34	\$66.51
Family	\$611.46	\$611.46	\$611.46	\$611.46	\$623.04	\$644.88	\$667.30	\$683.80	1.9%	5.5%	9.1%	11.8%	\$11.58	\$33.42	\$55.84	\$72.34

New York Downstate Large Group Rate Comparison

<u>Pharmacy Riders</u>	<u>Current Filed Rates</u>				<u>Proposed Rates</u>				<u>Proposed Annual % Impacts</u>				<u>Proposed Annual \$ Impacts</u>			
	<u>3q12</u>	<u>4q12</u>	<u>1q13</u>	<u>2q13</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>
\$8.00 Copay w/o Contraception																
2-Tier																
Individual	\$234.76	\$234.76	\$234.76	\$234.76	\$239.21	\$247.60	\$256.20	\$262.54	1.9%	5.5%	9.1%	11.8%	\$4.45	\$12.84	\$21.44	\$27.78
Family	\$522.78	\$522.78	\$522.78	\$522.78	\$532.68	\$551.36	\$570.53	\$584.63	1.9%	5.5%	9.1%	11.8%	\$9.90	\$28.58	\$47.75	\$61.85
3-Tier																
Individual	\$234.76	\$234.76	\$234.76	\$234.76	\$239.21	\$247.60	\$256.20	\$262.54	1.9%	5.5%	9.1%	11.8%	\$4.45	\$12.84	\$21.44	\$27.78
Two Party	\$459.11	\$459.11	\$459.11	\$459.11	\$467.81	\$484.21	\$501.04	\$513.43	1.9%	5.5%	9.1%	11.8%	\$8.70	\$25.10	\$41.93	\$54.32
Family	\$561.30	\$561.30	\$561.30	\$561.30	\$571.94	\$591.99	\$612.56	\$627.71	1.9%	5.5%	9.1%	11.8%	\$10.64	\$30.69	\$51.26	\$66.41
4-Tier																
Individual	\$234.76	\$234.76	\$234.76	\$234.76	\$239.21	\$247.60	\$256.20	\$262.54	1.9%	5.5%	9.1%	11.8%	\$4.45	\$12.84	\$21.44	\$27.78
Parent/Child(ren)	\$306.89	\$306.89	\$306.89	\$306.89	\$312.70	\$323.67	\$334.92	\$343.20	1.9%	5.5%	9.1%	11.8%	\$5.81	\$16.78	\$28.03	\$36.31
Husband/Wife	\$557.50	\$557.50	\$557.50	\$557.50	\$568.06	\$587.98	\$608.42	\$623.46	1.9%	5.5%	9.1%	11.8%	\$10.56	\$30.48	\$50.92	\$65.96
Family	\$606.30	\$606.30	\$606.30	\$606.30	\$617.78	\$639.44	\$661.67	\$678.03	1.9%	5.5%	9.1%	11.8%	\$11.48	\$33.14	\$55.37	\$71.73
\$10.00 Copay w/o Contraception																
2-Tier																
Individual	\$226.86	\$226.86	\$226.86	\$226.86	\$231.16	\$239.27	\$247.58	\$253.70	1.9%	5.5%	9.1%	11.8%	\$4.30	\$12.41	\$20.72	\$26.84
Family	\$505.19	\$505.19	\$505.19	\$505.19	\$514.76	\$532.81	\$551.33	\$564.95	1.9%	5.5%	9.1%	11.8%	\$9.57	\$27.62	\$46.14	\$59.76
3-Tier																
Individual	\$226.86	\$226.86	\$226.86	\$226.86	\$231.16	\$239.27	\$247.58	\$253.70	1.9%	5.5%	9.1%	11.8%	\$4.30	\$12.41	\$20.72	\$26.84
Two Party	\$443.66	\$443.66	\$443.66	\$443.66	\$452.07	\$467.92	\$484.18	\$496.15	1.9%	5.5%	9.1%	11.8%	\$8.41	\$24.26	\$40.52	\$52.49
Family	\$542.41	\$542.41	\$542.41	\$542.41	\$552.69	\$572.06	\$591.95	\$606.58	1.9%	5.5%	9.1%	11.8%	\$10.28	\$29.65	\$49.54	\$64.17
4-Tier																
Individual	\$226.86	\$226.86	\$226.86	\$226.86	\$231.16	\$239.27	\$247.58	\$253.70	1.9%	5.5%	9.1%	11.8%	\$4.30	\$12.41	\$20.72	\$26.84
Parent/Child(ren)	\$296.56	\$296.56	\$296.56	\$296.56	\$302.18	\$312.77	\$323.65	\$331.65	1.9%	5.5%	9.1%	11.8%	\$5.62	\$16.21	\$27.09	\$35.09
Husband/Wife	\$538.74	\$538.74	\$538.74	\$538.74	\$548.95	\$568.19	\$587.94	\$602.47	1.9%	5.5%	9.1%	11.8%	\$10.21	\$29.45	\$49.20	\$63.73
Family	\$585.89	\$585.89	\$585.89	\$585.89	\$596.99	\$617.92	\$639.40	\$655.21	1.9%	5.5%	9.1%	11.8%	\$11.10	\$32.03	\$53.51	\$69.32
\$12.00 Copay w/o Contraception																
2-Tier																
Individual	\$219.13	\$219.13	\$219.13	\$219.13	\$223.28	\$231.11	\$239.14	\$245.05	1.9%	5.5%	9.1%	11.8%	\$4.15	\$11.98	\$20.01	\$25.92
Family	\$487.96	\$487.96	\$487.96	\$487.96	\$497.21	\$514.64	\$532.53	\$545.69	1.9%	5.5%	9.1%	11.8%	\$9.25	\$26.68	\$44.57	\$57.73
3-Tier																
Individual	\$219.13	\$219.13	\$219.13	\$219.13	\$223.28	\$231.11	\$239.14	\$245.05	1.9%	5.5%	9.1%	11.8%	\$4.15	\$11.98	\$20.01	\$25.92
Two Party	\$428.53	\$428.53	\$428.53	\$428.53	\$436.65	\$451.96	\$467.67	\$479.23	1.9%	5.5%	9.1%	11.8%	\$8.12	\$23.43	\$39.14	\$50.70
Family	\$523.92	\$523.92	\$523.92	\$523.92	\$533.84	\$552.56	\$571.76	\$585.90	1.9%	5.5%	9.1%	11.8%	\$9.92	\$28.64	\$47.84	\$61.98
4-Tier																
Individual	\$219.13	\$219.13	\$219.13	\$219.13	\$223.28	\$231.11	\$239.14	\$245.05	1.9%	5.5%	9.1%	11.8%	\$4.15	\$11.98	\$20.01	\$25.92
Parent/Child(ren)	\$286.45	\$286.45	\$286.45	\$286.45	\$291.88	\$302.11	\$312.61	\$320.34	1.9%	5.5%	9.1%	11.8%	\$5.43	\$15.66	\$26.16	\$33.89
Husband/Wife	\$520.37	\$520.37	\$520.37	\$520.37	\$530.23	\$548.82	\$567.89	\$581.93	1.9%	5.5%	9.1%	11.8%	\$9.86	\$28.45	\$47.52	\$61.56
Family	\$565.91	\$565.91	\$565.91	\$565.91	\$576.64	\$596.85	\$617.60	\$632.87	1.9%	5.5%	9.1%	11.8%	\$10.73	\$30.94	\$51.69	\$66.96

New York Downstate Large Group Rate Comparison

<u>Pharmacy Riders</u>	<u>Current Filed Rates</u>				<u>Proposed Rates</u>				<u>Proposed Annual % Impacts</u>				<u>Proposed Annual \$ Impacts</u>			
	<u>3q12</u>	<u>4q12</u>	<u>1q13</u>	<u>2q13</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>
\$15.00 Copay w/o Contraception																
2-Tier																
Individual	\$201.38	\$201.38	\$201.38	\$201.38	\$205.20	\$212.39	\$219.78	\$225.21	1.9%	5.5%	9.1%	11.8%	\$3.82	\$11.01	\$18.40	\$23.83
Family	\$448.45	\$448.45	\$448.45	\$448.45	\$456.94	\$472.96	\$489.40	\$501.50	1.9%	5.5%	9.1%	11.8%	\$8.49	\$24.51	\$40.95	\$53.05
3-Tier																
Individual	\$201.38	\$201.38	\$201.38	\$201.38	\$205.20	\$212.39	\$219.78	\$225.21	1.9%	5.5%	9.1%	11.8%	\$3.82	\$11.01	\$18.40	\$23.83
Two Party	\$393.83	\$393.83	\$393.83	\$393.83	\$401.29	\$415.36	\$429.80	\$440.42	1.9%	5.5%	9.1%	11.8%	\$7.46	\$21.53	\$35.97	\$46.59
Family	\$481.49	\$481.49	\$481.49	\$481.49	\$490.61	\$507.81	\$525.46	\$538.45	1.9%	5.5%	9.1%	11.8%	\$9.12	\$26.32	\$43.97	\$56.96
4-Tier																
Individual	\$201.38	\$201.38	\$201.38	\$201.38	\$205.20	\$212.39	\$219.78	\$225.21	1.9%	5.5%	9.1%	11.8%	\$3.82	\$11.01	\$18.40	\$23.83
Parent/Child(ren)	\$263.25	\$263.25	\$263.25	\$263.25	\$268.24	\$277.65	\$287.30	\$294.40	1.9%	5.5%	9.1%	11.8%	\$4.99	\$14.40	\$24.05	\$31.15
Husband/Wife	\$478.23	\$478.23	\$478.23	\$478.23	\$487.29	\$504.38	\$521.91	\$534.81	1.9%	5.5%	9.1%	11.8%	\$9.06	\$26.15	\$43.68	\$56.58
Family	\$520.09	\$520.09	\$520.09	\$520.09	\$529.94	\$548.52	\$567.59	\$581.62	1.9%	5.5%	9.1%	11.8%	\$9.85	\$28.43	\$47.50	\$61.53
\$20.00 Copay w/o Contraception																
2-Tier																
Individual	\$183.79	\$183.79	\$183.79	\$183.79	\$187.27	\$193.83	\$200.57	\$205.53	1.9%	5.5%	9.1%	11.8%	\$3.48	\$10.04	\$16.78	\$21.74
Family	\$409.26	\$409.26	\$409.26	\$409.26	\$417.01	\$431.63	\$446.64	\$457.68	1.9%	5.5%	9.1%	11.8%	\$7.75	\$22.37	\$37.38	\$48.42
3-Tier																
Individual	\$183.79	\$183.79	\$183.79	\$183.79	\$187.27	\$193.83	\$200.57	\$205.53	1.9%	5.5%	9.1%	11.8%	\$3.48	\$10.04	\$16.78	\$21.74
Two Party	\$359.42	\$359.42	\$359.42	\$359.42	\$366.23	\$379.07	\$392.24	\$401.94	1.9%	5.5%	9.1%	11.8%	\$6.81	\$19.65	\$32.82	\$42.52
Family	\$439.42	\$439.42	\$439.42	\$439.42	\$447.74	\$463.44	\$479.55	\$491.40	1.9%	5.5%	9.1%	11.8%	\$8.32	\$24.02	\$40.13	\$51.98
4-Tier																
Individual	\$183.79	\$183.79	\$183.79	\$183.79	\$187.27	\$193.83	\$200.57	\$205.53	1.9%	5.5%	9.1%	11.8%	\$3.48	\$10.04	\$16.78	\$21.74
Parent/Child(ren)	\$240.25	\$240.25	\$240.25	\$240.25	\$244.80	\$253.38	\$262.19	\$268.67	1.9%	5.5%	9.1%	11.8%	\$4.55	\$13.13	\$21.94	\$28.42
Husband/Wife	\$436.44	\$436.44	\$436.44	\$436.44	\$444.71	\$460.30	\$476.30	\$488.07	1.9%	5.5%	9.1%	11.8%	\$8.27	\$23.86	\$39.86	\$51.63
Family	\$474.64	\$474.64	\$474.64	\$474.64	\$483.63	\$500.59	\$517.99	\$530.79	1.9%	5.5%	9.1%	11.8%	\$8.99	\$25.95	\$43.35	\$56.15
50/50 Copay w/o Contraception																
2-Tier																
Individual	\$94.26	\$94.26	\$94.26	\$94.26	\$96.04	\$99.41	\$102.87	\$105.41	1.9%	5.5%	9.1%	11.8%	\$1.78	\$5.15	\$8.61	\$11.15
Family	\$209.90	\$209.90	\$209.90	\$209.90	\$213.87	\$221.37	\$229.07	\$234.73	1.9%	5.5%	9.1%	11.8%	\$3.97	\$11.47	\$19.17	\$24.83
3-Tier																
Individual	\$94.26	\$94.26	\$94.26	\$94.26	\$96.04	\$99.41	\$102.87	\$105.41	1.9%	5.5%	9.1%	11.8%	\$1.78	\$5.15	\$8.61	\$11.15
Two Party	\$184.33	\$184.33	\$184.33	\$184.33	\$187.83	\$194.41	\$201.17	\$206.14	1.9%	5.5%	9.1%	11.8%	\$3.50	\$10.08	\$16.84	\$21.81
Family	\$225.36	\$225.36	\$225.36	\$225.36	\$229.63	\$237.68	\$245.94	\$252.02	1.9%	5.5%	9.1%	11.8%	\$4.27	\$12.32	\$20.58	\$26.66
4-Tier																
Individual	\$94.26	\$94.26	\$94.26	\$94.26	\$96.04	\$99.41	\$102.87	\$105.41	1.9%	5.5%	9.1%	11.8%	\$1.78	\$5.15	\$8.61	\$11.15
Parent/Child(ren)	\$123.22	\$123.22	\$123.22	\$123.22	\$125.55	\$129.95	\$134.47	\$137.79	1.9%	5.5%	9.1%	11.8%	\$2.33	\$6.73	\$11.25	\$14.57
Husband/Wife	\$223.84	\$223.84	\$223.84	\$223.84	\$228.08	\$236.07	\$244.28	\$250.32	1.9%	5.5%	9.1%	11.8%	\$4.24	\$12.23	\$20.44	\$26.48
Family	\$243.43	\$243.43	\$243.43	\$243.43	\$248.04	\$256.74	\$265.66	\$272.23	1.9%	5.5%	9.1%	11.8%	\$4.61	\$13.31	\$22.23	\$28.80

New York Downstate Large Group Rate Comparison

<u>Pharmacy Riders</u>	<u>Current Filed Rates</u>				<u>Proposed Rates</u>				<u>Proposed Annual % Impacts</u>				<u>Proposed Annual \$ Impacts</u>			
	<u>3q12</u>	<u>4q12</u>	<u>1q13</u>	<u>2q13</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>
\$2.50/\$7.50 Gen/Brand Copay w/o Contraception																
2-Tier																
Individual	\$232.01	\$232.01	\$232.01	\$232.01	\$236.41	\$244.70	\$253.20	\$259.46	1.9%	5.5%	9.1%	11.8%	\$4.40	\$12.69	\$21.19	\$27.45
Family	\$516.66	\$516.66	\$516.66	\$516.66	\$526.45	\$544.90	\$563.84	\$577.78	1.9%	5.5%	9.1%	11.8%	\$9.79	\$28.24	\$47.18	\$61.12
3-Tier																
Individual	\$232.01	\$232.01	\$232.01	\$232.01	\$236.41	\$244.70	\$253.20	\$259.46	1.9%	5.5%	9.1%	11.8%	\$4.40	\$12.69	\$21.19	\$27.45
Two Party	\$453.74	\$453.74	\$453.74	\$453.74	\$462.33	\$478.54	\$495.17	\$507.41	1.9%	5.5%	9.1%	11.8%	\$8.59	\$24.80	\$41.43	\$53.67
Family	\$554.73	\$554.73	\$554.73	\$554.73	\$565.24	\$585.05	\$605.39	\$620.35	1.9%	5.5%	9.1%	11.8%	\$10.51	\$30.32	\$50.66	\$65.62
4-Tier																
Individual	\$232.01	\$232.01	\$232.01	\$232.01	\$236.41	\$244.70	\$253.20	\$259.46	1.9%	5.5%	9.1%	11.8%	\$4.40	\$12.69	\$21.19	\$27.45
Parent/Child(ren)	\$303.29	\$303.29	\$303.29	\$303.29	\$309.04	\$319.88	\$330.99	\$339.18	1.9%	5.5%	9.1%	11.8%	\$5.75	\$16.59	\$27.70	\$35.89
Husband/Wife	\$550.97	\$550.97	\$550.97	\$550.97	\$561.41	\$581.09	\$601.29	\$616.15	1.9%	5.5%	9.1%	11.8%	\$10.44	\$30.12	\$50.32	\$65.18
Family	\$599.20	\$599.20	\$599.20	\$599.20	\$610.55	\$631.95	\$653.92	\$670.08	1.9%	5.5%	9.1%	11.8%	\$11.35	\$32.75	\$54.72	\$70.88
\$5.00/\$10.00 Gen/Brand Copay w/o Contraception																
2-Tier																
Individual	\$214.36	\$214.36	\$214.36	\$214.36	\$218.42	\$226.08	\$233.94	\$239.72	1.9%	5.5%	9.1%	11.8%	\$4.06	\$11.72	\$19.58	\$25.36
Family	\$477.35	\$477.35	\$477.35	\$477.35	\$486.39	\$503.44	\$520.94	\$533.82	1.9%	5.5%	9.1%	11.8%	\$9.04	\$26.09	\$43.59	\$56.47
3-Tier																
Individual	\$214.36	\$214.36	\$214.36	\$214.36	\$218.42	\$226.08	\$233.94	\$239.72	1.9%	5.5%	9.1%	11.8%	\$4.06	\$11.72	\$19.58	\$25.36
Two Party	\$419.21	\$419.21	\$419.21	\$419.21	\$427.15	\$442.13	\$457.50	\$468.81	1.9%	5.5%	9.1%	11.8%	\$7.94	\$22.92	\$38.29	\$49.60
Family	\$512.52	\$512.52	\$512.52	\$512.52	\$522.23	\$540.54	\$559.33	\$573.16	1.9%	5.5%	9.1%	11.8%	\$9.71	\$28.02	\$46.81	\$60.64
4-Tier																
Individual	\$214.36	\$214.36	\$214.36	\$214.36	\$218.42	\$226.08	\$233.94	\$239.72	1.9%	5.5%	9.1%	11.8%	\$4.06	\$11.72	\$19.58	\$25.36
Parent/Child(ren)	\$280.22	\$280.22	\$280.22	\$280.22	\$285.53	\$295.54	\$305.81	\$313.37	1.9%	5.5%	9.1%	11.8%	\$5.31	\$15.32	\$25.59	\$33.15
Husband/Wife	\$509.05	\$509.05	\$509.05	\$509.05	\$518.69	\$536.88	\$555.54	\$569.27	1.9%	5.5%	9.1%	11.8%	\$9.64	\$27.83	\$46.49	\$60.22
Family	\$553.61	\$553.61	\$553.61	\$553.61	\$564.09	\$583.87	\$604.17	\$619.10	1.9%	5.5%	9.1%	11.8%	\$10.48	\$30.26	\$50.56	\$65.49
\$10.00/\$15.00 Gen/Brand Copay w/o Contraception																
2-Tier																
Individual	\$188.09	\$188.09	\$188.09	\$188.09	\$191.66	\$198.38	\$205.27	\$210.35	1.9%	5.5%	9.1%	11.8%	\$3.57	\$10.29	\$17.18	\$22.26
Family	\$418.85	\$418.85	\$418.85	\$418.85	\$426.79	\$441.75	\$457.11	\$468.41	1.9%	5.5%	9.1%	11.8%	\$7.94	\$22.90	\$38.26	\$49.56
3-Tier																
Individual	\$188.09	\$188.09	\$188.09	\$188.09	\$191.66	\$198.38	\$205.27	\$210.35	1.9%	5.5%	9.1%	11.8%	\$3.57	\$10.29	\$17.18	\$22.26
Two Party	\$367.84	\$367.84	\$367.84	\$367.84	\$374.81	\$387.95	\$401.44	\$411.36	1.9%	5.5%	9.1%	11.8%	\$6.97	\$20.11	\$33.60	\$43.52
Family	\$449.72	\$449.72	\$449.72	\$449.72	\$458.24	\$474.30	\$490.79	\$502.92	1.9%	5.5%	9.1%	11.8%	\$8.52	\$24.58	\$41.07	\$53.20
4-Tier																
Individual	\$188.09	\$188.09	\$188.09	\$188.09	\$191.66	\$198.38	\$205.27	\$210.35	1.9%	5.5%	9.1%	11.8%	\$3.57	\$10.29	\$17.18	\$22.26
Parent/Child(ren)	\$245.88	\$245.88	\$245.88	\$245.88	\$250.54	\$259.32	\$268.34	\$274.97	1.9%	5.5%	9.1%	11.8%	\$4.66	\$13.44	\$22.46	\$29.09
Husband/Wife	\$446.67	\$446.67	\$446.67	\$446.67	\$455.13	\$471.09	\$487.46	\$499.51	1.9%	5.5%	9.1%	11.8%	\$8.46	\$24.42	\$40.79	\$52.84
Family	\$485.77	\$485.77	\$485.77	\$485.77	\$494.97	\$512.32	\$530.13	\$543.24	1.9%	5.5%	9.1%	11.8%	\$9.20	\$26.55	\$44.36	\$57.47

New York Downstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$15.00/\$20.00 Gen/Brand Copay w/o Contraception																
2-Tier																
Individual	\$165.31	\$165.31	\$165.31	\$165.31	\$168.44	\$174.35	\$180.41	\$184.87	1.9%	5.5%	9.1%	11.8%	\$3.13	\$9.04	\$15.10	\$19.56
Family	\$368.11	\$368.11	\$368.11	\$368.11	\$375.09	\$388.24	\$401.73	\$411.66	1.9%	5.5%	9.1%	11.8%	\$6.98	\$20.13	\$33.62	\$43.55
3-Tier																
Individual	\$165.31	\$165.31	\$165.31	\$165.31	\$168.44	\$174.35	\$180.41	\$184.87	1.9%	5.5%	9.1%	11.8%	\$3.13	\$9.04	\$15.10	\$19.56
Two Party	\$323.28	\$323.28	\$323.28	\$323.28	\$329.41	\$340.96	\$352.81	\$361.53	1.9%	5.5%	9.1%	11.8%	\$6.13	\$17.68	\$29.53	\$38.25
Family	\$395.24	\$395.24	\$395.24	\$395.24	\$402.73	\$416.85	\$431.33	\$442.00	1.9%	5.5%	9.1%	11.8%	\$7.49	\$21.61	\$36.09	\$46.76
4-Tier																
Individual	\$165.31	\$165.31	\$165.31	\$165.31	\$168.44	\$174.35	\$180.41	\$184.87	1.9%	5.5%	9.1%	11.8%	\$3.13	\$9.04	\$15.10	\$19.56
Parent/Child(ren)	\$216.09	\$216.09	\$216.09	\$216.09	\$220.19	\$227.91	\$235.83	\$241.66	1.9%	5.5%	9.1%	11.8%	\$4.10	\$11.82	\$19.74	\$25.57
Husband/Wife	\$392.56	\$392.56	\$392.56	\$392.56	\$400.00	\$414.02	\$428.41	\$439.00	1.9%	5.5%	9.1%	11.8%	\$7.44	\$21.46	\$35.85	\$46.44
Family	\$426.92	\$426.92	\$426.92	\$426.92	\$435.01	\$450.26	\$465.91	\$477.43	1.9%	5.5%	9.1%	11.8%	\$8.09	\$23.34	\$38.99	\$50.51
\$10.00/\$15.00/\$30.00 Copay w/o Contraception																
2-Tier																
Individual	\$178.73	\$178.73	\$178.73	\$178.73	\$182.11	\$188.50	\$195.05	\$199.87	1.9%	5.5%	9.1%	11.8%	\$3.38	\$9.77	\$16.32	\$21.14
Family	\$397.99	\$397.99	\$397.99	\$397.99	\$405.53	\$419.75	\$434.34	\$445.08	1.9%	5.5%	9.1%	11.8%	\$7.54	\$21.76	\$36.35	\$47.09
3-Tier																
Individual	\$178.73	\$178.73	\$178.73	\$178.73	\$182.11	\$188.50	\$195.05	\$199.87	1.9%	5.5%	9.1%	11.8%	\$3.38	\$9.77	\$16.32	\$21.14
Two Party	\$349.52	\$349.52	\$349.52	\$349.52	\$356.15	\$368.63	\$381.44	\$390.87	1.9%	5.5%	9.1%	11.8%	\$6.63	\$19.11	\$31.92	\$41.35
Family	\$427.32	\$427.32	\$427.32	\$427.32	\$435.42	\$450.68	\$466.35	\$477.87	1.9%	5.5%	9.1%	11.8%	\$8.10	\$23.36	\$39.03	\$50.55
4-Tier																
Individual	\$178.73	\$178.73	\$178.73	\$178.73	\$182.11	\$188.50	\$195.05	\$199.87	1.9%	5.5%	9.1%	11.8%	\$3.38	\$9.77	\$16.32	\$21.14
Parent/Child(ren)	\$233.64	\$233.64	\$233.64	\$233.64	\$238.06	\$246.41	\$254.97	\$261.28	1.9%	5.5%	9.1%	11.8%	\$4.42	\$12.77	\$21.33	\$27.64
Husband/Wife	\$424.43	\$424.43	\$424.43	\$424.43	\$432.47	\$447.63	\$463.19	\$474.64	1.9%	5.5%	9.1%	11.8%	\$8.04	\$23.20	\$38.76	\$50.21
Family	\$461.58	\$461.58	\$461.58	\$461.58	\$470.32	\$486.81	\$503.73	\$516.18	1.9%	5.5%	9.1%	11.8%	\$8.74	\$25.23	\$42.15	\$54.60

New York Downstate Large Group Rate Comparison

Other Riders	Current Filed Rates				Proposed Monthly Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Dental																
2-Tier																
Individual	\$15.22	\$15.22	\$15.22	\$15.22	\$15.51	\$16.05	\$16.61	\$17.01	1.9%	5.5%	9.1%	11.8%	\$0.29	\$0.83	\$1.39	\$1.79
Family	\$52.13	\$52.13	\$52.13	\$52.13	\$53.11	\$54.99	\$56.89	\$58.27	1.9%	5.5%	9.1%	11.8%	\$0.98	\$2.86	\$4.76	\$6.14
3-Tier																
Individual	\$15.22	\$15.22	\$15.22	\$15.22	\$15.51	\$16.05	\$16.61	\$17.01	1.9%	5.5%	9.1%	11.8%	\$0.29	\$0.83	\$1.39	\$1.79
Two Party	\$30.33	\$30.33	\$30.33	\$30.33	\$30.90	\$31.99	\$33.10	\$33.90	1.9%	5.5%	9.1%	11.8%	\$0.57	\$1.66	\$2.77	\$3.57
Family	\$61.06	\$61.06	\$61.06	\$61.06	\$62.21	\$64.40	\$66.64	\$68.25	1.9%	5.5%	9.1%	11.8%	\$1.15	\$3.34	\$5.58	\$7.19
4-Tier																
Individual	\$15.22	\$15.22	\$15.22	\$15.22	\$15.51	\$16.05	\$16.61	\$17.01	1.9%	5.5%	9.1%	11.8%	\$0.29	\$0.83	\$1.39	\$1.79
Parent/Child(ren)	\$42.02	\$42.02	\$42.02	\$42.02	\$42.81	\$44.32	\$45.85	\$46.96	1.9%	5.5%	9.1%	11.8%	\$0.79	\$2.30	\$3.83	\$4.94
Husband/Wife	\$30.56	\$30.56	\$30.56	\$30.56	\$31.13	\$32.23	\$33.35	\$34.15	1.9%	5.5%	9.1%	11.7%	\$0.57	\$1.67	\$2.79	\$3.59
Family	\$62.85	\$62.85	\$62.85	\$62.85	\$64.03	\$66.28	\$68.59	\$70.24	1.9%	5.5%	9.1%	11.8%	\$1.18	\$3.43	\$5.74	\$7.39
Low Option Vision \$35																
2-Tier																
Individual	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.30	\$0.31	\$0.32	0.0%	3.4%	6.9%	10.3%	\$0.00	\$0.01	\$0.02	\$0.03
Family	\$0.83	\$0.83	\$0.83	\$0.83	\$0.84	\$0.87	\$0.90	\$0.93	1.2%	4.8%	8.4%	12.0%	\$0.01	\$0.04	\$0.07	\$0.10
3-Tier																
Individual	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.30	\$0.31	\$0.32	0.0%	3.4%	6.9%	10.3%	\$0.00	\$0.01	\$0.02	\$0.03
Two Party	\$0.67	\$0.67	\$0.67	\$0.67	\$0.69	\$0.71	\$0.73	\$0.75	3.0%	6.0%	9.0%	11.9%	\$0.02	\$0.04	\$0.06	\$0.08
Family	\$0.96	\$0.96	\$0.96	\$0.96	\$0.97	\$1.01	\$1.04	\$1.07	1.0%	5.2%	8.3%	11.5%	\$0.01	\$0.05	\$0.08	\$0.11
4-Tier																
Individual	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.30	\$0.31	\$0.32	0.0%	3.4%	6.9%	10.3%	\$0.00	\$0.01	\$0.02	\$0.03
Parent/Child(ren)	\$0.64	\$0.64	\$0.64	\$0.64	\$0.65	\$0.68	\$0.70	\$0.72	1.6%	6.3%	9.4%	12.5%	\$0.01	\$0.04	\$0.06	\$0.08
Husband/Wife	\$0.68	\$0.68	\$0.68	\$0.68	\$0.70	\$0.72	\$0.75	\$0.76	2.9%	5.9%	10.3%	11.8%	\$0.02	\$0.04	\$0.07	\$0.08
Family	\$1.01	\$1.01	\$1.01	\$1.01	\$1.03	\$1.07	\$1.10	\$1.13	2.0%	5.9%	8.9%	11.9%	\$0.02	\$0.06	\$0.09	\$0.12
Low Option Vision \$70																
2-Tier																
Individual	\$0.64	\$0.64	\$0.64	\$0.64	\$0.66	\$0.68	\$0.70	\$0.72	3.1%	6.3%	9.4%	12.5%	\$0.02	\$0.04	\$0.06	\$0.08
Family	\$1.86	\$1.86	\$1.86	\$1.86	\$1.90	\$1.96	\$2.03	\$2.08	2.2%	5.4%	9.1%	11.8%	\$0.04	\$0.10	\$0.17	\$0.22
3-Tier																
Individual	\$0.64	\$0.64	\$0.64	\$0.64	\$0.66	\$0.68	\$0.70	\$0.72	3.1%	6.3%	9.4%	12.5%	\$0.02	\$0.04	\$0.06	\$0.08
Two Party	\$1.51	\$1.51	\$1.51	\$1.51	\$1.54	\$1.60	\$1.65	\$1.69	2.0%	6.0%	9.3%	11.9%	\$0.03	\$0.09	\$0.14	\$0.18
Family	\$2.15	\$2.15	\$2.15	\$2.15	\$2.19	\$2.27	\$2.35	\$2.41	1.9%	5.6%	9.3%	12.1%	\$0.04	\$0.12	\$0.20	\$0.26
4-Tier																
Individual	\$0.64	\$0.64	\$0.64	\$0.64	\$0.66	\$0.68	\$0.70	\$0.72	3.1%	6.3%	9.4%	12.5%	\$0.02	\$0.04	\$0.06	\$0.08
Parent/Child(ren)	\$1.45	\$1.45	\$1.45	\$1.45	\$1.47	\$1.52	\$1.58	\$1.62	1.4%	4.8%	9.0%	11.7%	\$0.02	\$0.07	\$0.13	\$0.17
Husband/Wife	\$1.54	\$1.54	\$1.54	\$1.54	\$1.57	\$1.62	\$1.68	\$1.72	1.9%	5.2%	9.1%	11.7%	\$0.03	\$0.08	\$0.14	\$0.18
Family	\$2.28	\$2.28	\$2.28	\$2.28	\$2.32	\$2.40	\$2.48	\$2.54	1.8%	5.3%	8.8%	11.4%	\$0.04	\$0.12	\$0.20	\$0.26

New York Downstate Large Group Rate Comparison

Other Riders	Current Filed Rates				Proposed Monthly Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Low Option Vision \$100																
2-Tier																
Individual	\$1.00	\$1.00	\$1.00	\$1.00	\$1.02	\$1.06	\$1.09	\$1.12	2.0%	6.0%	9.0%	12.0%	\$0.02	\$0.06	\$0.09	\$0.12
Family	\$2.90	\$2.90	\$2.90	\$2.90	\$2.95	\$3.06	\$3.16	\$3.24	1.7%	5.5%	9.0%	11.7%	\$0.05	\$0.16	\$0.26	\$0.34
3-Tier																
Individual	\$1.00	\$1.00	\$1.00	\$1.00	\$1.02	\$1.06	\$1.09	\$1.12	2.0%	6.0%	9.0%	12.0%	\$0.02	\$0.06	\$0.09	\$0.12
Two Party	\$2.36	\$2.36	\$2.36	\$2.36	\$2.40	\$2.48	\$2.57	\$2.63	1.7%	5.1%	8.9%	11.4%	\$0.04	\$0.12	\$0.21	\$0.27
Family	\$3.35	\$3.35	\$3.35	\$3.35	\$3.41	\$3.53	\$3.65	\$3.74	1.8%	5.4%	9.0%	11.6%	\$0.06	\$0.18	\$0.30	\$0.39
4-Tier																
Individual	\$1.00	\$1.00	\$1.00	\$1.00	\$1.02	\$1.06	\$1.09	\$1.12	2.0%	6.0%	9.0%	12.0%	\$0.02	\$0.06	\$0.09	\$0.12
Parent/Child(ren)	\$2.25	\$2.25	\$2.25	\$2.25	\$2.29	\$2.37	\$2.45	\$2.51	1.8%	5.3%	8.9%	11.6%	\$0.04	\$0.12	\$0.20	\$0.26
Husband/Wife	\$2.39	\$2.39	\$2.39	\$2.39	\$2.44	\$2.52	\$2.61	\$2.67	2.1%	5.4%	9.2%	11.7%	\$0.05	\$0.13	\$0.22	\$0.28
Family	\$3.54	\$3.54	\$3.54	\$3.54	\$3.61	\$3.73	\$3.86	\$3.96	2.0%	5.4%	9.0%	11.9%	\$0.07	\$0.19	\$0.32	\$0.42
Low Option Vision \$125																
2-Tier																
Individual	\$1.29	\$1.29	\$1.29	\$1.29	\$1.31	\$1.36	\$1.40	\$1.44	1.6%	5.4%	8.5%	11.6%	\$0.02	\$0.07	\$0.11	\$0.15
Family	\$3.73	\$3.73	\$3.73	\$3.73	\$3.80	\$3.93	\$4.07	\$4.17	1.9%	5.4%	9.1%	11.8%	\$0.07	\$0.20	\$0.34	\$0.44
3-Tier																
Individual	\$1.29	\$1.29	\$1.29	\$1.29	\$1.31	\$1.36	\$1.40	\$1.44	1.6%	5.4%	8.5%	11.6%	\$0.02	\$0.07	\$0.11	\$0.15
Two Party	\$3.03	\$3.03	\$3.03	\$3.03	\$3.09	\$3.19	\$3.31	\$3.39	2.0%	5.3%	9.2%	11.9%	\$0.06	\$0.16	\$0.28	\$0.36
Family	\$4.30	\$4.30	\$4.30	\$4.30	\$4.39	\$4.54	\$4.70	\$4.81	2.1%	5.6%	9.3%	11.9%	\$0.09	\$0.24	\$0.40	\$0.51
4-Tier																
Individual	\$1.29	\$1.29	\$1.29	\$1.29	\$1.31	\$1.36	\$1.40	\$1.44	1.6%	5.4%	8.5%	11.6%	\$0.02	\$0.07	\$0.11	\$0.15
Parent/Child(ren)	\$2.89	\$2.89	\$2.89	\$2.89	\$2.95	\$3.05	\$3.16	\$3.23	2.1%	5.5%	9.3%	11.8%	\$0.06	\$0.16	\$0.27	\$0.34
Husband/Wife	\$3.08	\$3.08	\$3.08	\$3.08	\$3.13	\$3.24	\$3.36	\$3.44	1.6%	5.2%	9.1%	11.7%	\$0.05	\$0.16	\$0.28	\$0.36
Family	\$4.55	\$4.55	\$4.55	\$4.55	\$4.64	\$4.80	\$4.97	\$5.09	2.0%	5.5%	9.2%	11.9%	\$0.09	\$0.25	\$0.42	\$0.54
Low Option Vision \$150																
2-Tier																
Individual	\$1.43	\$1.43	\$1.43	\$1.43	\$1.46	\$1.51	\$1.56	\$1.60	2.1%	5.6%	9.1%	11.9%	\$0.03	\$0.08	\$0.13	\$0.17
Family	\$4.14	\$4.14	\$4.14	\$4.14	\$4.22	\$4.37	\$4.52	\$4.63	1.9%	5.6%	9.2%	11.8%	\$0.08	\$0.23	\$0.38	\$0.49
3-Tier																
Individual	\$1.43	\$1.43	\$1.43	\$1.43	\$1.46	\$1.51	\$1.56	\$1.60	2.1%	5.6%	9.1%	11.9%	\$0.03	\$0.08	\$0.13	\$0.17
Two Party	\$3.37	\$3.37	\$3.37	\$3.37	\$3.43	\$3.55	\$3.67	\$3.76	1.8%	5.3%	8.9%	11.6%	\$0.06	\$0.18	\$0.30	\$0.39
Family	\$4.78	\$4.78	\$4.78	\$4.78	\$4.87	\$5.04	\$5.22	\$5.35	1.9%	5.4%	9.2%	11.9%	\$0.09	\$0.26	\$0.44	\$0.57
4-Tier																
Individual	\$1.43	\$1.43	\$1.43	\$1.43	\$1.46	\$1.51	\$1.56	\$1.60	2.1%	5.6%	9.1%	11.9%	\$0.03	\$0.08	\$0.13	\$0.17
Parent/Child(ren)	\$3.21	\$3.21	\$3.21	\$3.21	\$3.27	\$3.39	\$3.51	\$3.59	1.9%	5.6%	9.3%	11.8%	\$0.06	\$0.18	\$0.30	\$0.38
Husband/Wife	\$3.42	\$3.42	\$3.42	\$3.42	\$3.48	\$3.60	\$3.73	\$3.82	1.8%	5.3%	9.1%	11.7%	\$0.06	\$0.18	\$0.31	\$0.40
Family	\$5.06	\$5.06	\$5.06	\$5.06	\$5.15	\$5.33	\$5.52	\$5.65	1.8%	5.3%	9.1%	11.7%	\$0.09	\$0.27	\$0.46	\$0.59

New York Downstate Large Group Rate Comparison

Other Riders	Current Filed Rates				Proposed Monthly Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Low Option Vision \$200																
2-Tier																
Individual	\$1.72	\$1.72	\$1.72	\$1.72	\$1.75	\$1.81	\$1.87	\$1.92	1.7%	5.2%	8.7%	11.6%	\$0.03	\$0.09	\$0.15	\$0.20
Family	\$4.97	\$4.97	\$4.97	\$4.97	\$5.06	\$5.24	\$5.42	\$5.56	1.8%	5.4%	9.1%	11.9%	\$0.09	\$0.27	\$0.45	\$0.59
3-Tier																
Individual	\$1.72	\$1.72	\$1.72	\$1.72	\$1.75	\$1.81	\$1.87	\$1.92	1.7%	5.2%	8.7%	11.6%	\$0.03	\$0.09	\$0.15	\$0.20
Two Party	\$4.04	\$4.04	\$4.04	\$4.04	\$4.12	\$4.26	\$4.41	\$4.52	2.0%	5.4%	9.2%	11.9%	\$0.08	\$0.22	\$0.37	\$0.48
Family	\$5.74	\$5.74	\$5.74	\$5.74	\$5.85	\$6.05	\$6.26	\$6.42	1.9%	5.4%	9.1%	11.8%	\$0.11	\$0.31	\$0.52	\$0.68
4-Tier																
Individual	\$1.72	\$1.72	\$1.72	\$1.72	\$1.75	\$1.81	\$1.87	\$1.92	1.7%	5.2%	8.7%	11.6%	\$0.03	\$0.09	\$0.15	\$0.20
Parent/Child(ren)	\$3.86	\$3.86	\$3.86	\$3.86	\$3.93	\$4.07	\$4.21	\$4.31	1.8%	5.4%	9.1%	11.7%	\$0.07	\$0.21	\$0.35	\$0.45
Husband/Wife	\$4.10	\$4.10	\$4.10	\$4.10	\$4.18	\$4.32	\$4.48	\$4.59	2.0%	5.4%	9.3%	12.0%	\$0.08	\$0.22	\$0.38	\$0.49
Family	\$6.07	\$6.07	\$6.07	\$6.07	\$6.18	\$6.40	\$6.62	\$6.78	1.8%	5.4%	9.1%	11.7%	\$0.11	\$0.33	\$0.55	\$0.71
DME																
2-Tier																
Individual	\$6.22	\$6.22	\$6.22	\$6.22	\$6.34	\$6.56	\$6.79	\$6.95	1.9%	5.5%	9.2%	11.7%	\$0.12	\$0.34	\$0.57	\$0.73
Family	\$18.01	\$18.01	\$18.01	\$18.01	\$18.35	\$18.99	\$19.66	\$20.14	1.9%	5.4%	9.2%	11.8%	\$0.34	\$0.98	\$1.65	\$2.13
3-Tier																
Individual	\$6.22	\$6.22	\$6.22	\$6.22	\$6.34	\$6.56	\$6.79	\$6.95	1.9%	5.5%	9.2%	11.7%	\$0.12	\$0.34	\$0.57	\$0.73
Two Party	\$14.64	\$14.64	\$14.64	\$14.64	\$14.92	\$15.44	\$15.98	\$16.37	1.9%	5.5%	9.2%	11.8%	\$0.28	\$0.80	\$1.34	\$1.73
Family	\$20.80	\$20.80	\$20.80	\$20.80	\$21.19	\$21.93	\$22.70	\$23.26	1.9%	5.4%	9.1%	11.8%	\$0.39	\$1.13	\$1.90	\$2.46
4-Tier																
Individual	\$6.22	\$6.22	\$6.22	\$6.22	\$6.34	\$6.56	\$6.79	\$6.95	1.9%	5.5%	9.2%	11.7%	\$0.12	\$0.34	\$0.57	\$0.73
Parent/Child(ren)	\$13.98	\$13.98	\$13.98	\$13.98	\$14.24	\$14.74	\$15.25	\$15.63	1.9%	5.4%	9.1%	11.8%	\$0.26	\$0.76	\$1.27	\$1.65
Husband/Wife	\$14.87	\$14.87	\$14.87	\$14.87	\$15.15	\$15.68	\$16.22	\$16.62	1.9%	5.4%	9.1%	11.8%	\$0.28	\$0.81	\$1.35	\$1.75
Family	\$22.00	\$22.00	\$22.00	\$22.00	\$22.41	\$23.19	\$24.00	\$24.59	1.9%	5.4%	9.1%	11.8%	\$0.41	\$1.19	\$2.00	\$2.59
ART																
2-Tier																
Individual	\$5.08	\$5.08	\$5.08	\$5.08	\$5.17	\$5.35	\$5.54	\$5.67	1.8%	5.3%	9.1%	11.6%	\$0.09	\$0.27	\$0.46	\$0.59
Family	\$14.70	\$14.70	\$14.70	\$14.70	\$14.98	\$15.50	\$16.04	\$16.43	1.9%	5.4%	9.1%	11.8%	\$0.28	\$0.80	\$1.34	\$1.73
3-Tier																
Individual	\$5.08	\$5.08	\$5.08	\$5.08	\$5.17	\$5.35	\$5.54	\$5.67	1.8%	5.3%	9.1%	11.6%	\$0.09	\$0.27	\$0.46	\$0.59
Two Party	\$11.95	\$11.95	\$11.95	\$11.95	\$12.18	\$12.60	\$13.04	\$13.36	1.9%	5.4%	9.1%	11.8%	\$0.23	\$0.65	\$1.09	\$1.41
Family	\$16.98	\$16.98	\$16.98	\$16.98	\$17.30	\$17.90	\$18.53	\$18.98	1.9%	5.4%	9.1%	11.8%	\$0.32	\$0.92	\$1.55	\$2.00
4-Tier																
Individual	\$5.08	\$5.08	\$5.08	\$5.08	\$5.17	\$5.35	\$5.54	\$5.67	1.8%	5.3%	9.1%	11.6%	\$0.09	\$0.27	\$0.46	\$0.59
Parent/Child(ren)	\$11.41	\$11.41	\$11.41	\$11.41	\$11.62	\$12.03	\$12.45	\$12.75	1.8%	5.4%	9.1%	11.7%	\$0.21	\$0.62	\$1.04	\$1.34
Husband/Wife	\$12.13	\$12.13	\$12.13	\$12.13	\$12.36	\$12.79	\$13.24	\$13.56	1.9%	5.4%	9.2%	11.8%	\$0.23	\$0.66	\$1.11	\$1.43
Family	\$17.95	\$17.95	\$17.95	\$17.95	\$18.29	\$18.93	\$19.59	\$20.07	1.9%	5.5%	9.1%	11.8%	\$0.34	\$0.98	\$1.64	\$2.12

New York Downstate Large Group Rate Comparison

Other Riders	Current Filed Rates				Proposed Monthly Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
I/P Alcohol & Substance Abuse																
2-Tier																
Individual	\$0.71	\$0.71	\$0.71	\$0.71	\$0.73	\$0.75	\$0.78	\$0.80	2.8%	5.6%	9.9%	12.7%	\$0.02	\$0.04	\$0.07	\$0.09
Family	\$2.07	\$2.07	\$2.07	\$2.07	\$2.11	\$2.18	\$2.26	\$2.31	1.9%	5.3%	9.2%	11.6%	\$0.04	\$0.11	\$0.19	\$0.24
3-Tier																
Individual	\$0.71	\$0.71	\$0.71	\$0.71	\$0.73	\$0.75	\$0.78	\$0.80	2.8%	5.6%	9.9%	12.7%	\$0.02	\$0.04	\$0.07	\$0.09
Two Party	\$1.68	\$1.68	\$1.68	\$1.68	\$1.72	\$1.77	\$1.84	\$1.88	2.4%	5.4%	9.5%	11.9%	\$0.04	\$0.09	\$0.16	\$0.20
Family	\$2.39	\$2.39	\$2.39	\$2.39	\$2.44	\$2.52	\$2.61	\$2.67	2.1%	5.4%	9.2%	11.7%	\$0.05	\$0.13	\$0.22	\$0.28
4-Tier																
Individual	\$0.71	\$0.71	\$0.71	\$0.71	\$0.73	\$0.75	\$0.78	\$0.80	2.8%	5.6%	9.9%	12.7%	\$0.02	\$0.04	\$0.07	\$0.09
Parent/Child(ren)	\$1.61	\$1.61	\$1.61	\$1.61	\$1.64	\$1.69	\$1.75	\$1.80	1.9%	5.0%	8.7%	11.8%	\$0.03	\$0.08	\$0.14	\$0.19
Husband/Wife	\$1.71	\$1.71	\$1.71	\$1.71	\$1.74	\$1.80	\$1.86	\$1.91	1.8%	5.3%	8.8%	11.7%	\$0.03	\$0.09	\$0.15	\$0.20
Family	\$2.53	\$2.53	\$2.53	\$2.53	\$2.58	\$2.67	\$2.76	\$2.83	2.0%	5.5%	9.1%	11.9%	\$0.05	\$0.14	\$0.23	\$0.30
Outpatient Mental Health																
2-Tier																
Individual	\$3.29	\$3.29	\$3.29	\$3.29	\$3.35	\$3.47	\$3.59	\$3.68	1.8%	5.5%	9.1%	11.9%	\$0.06	\$0.18	\$0.30	\$0.39
Family	\$9.52	\$9.52	\$9.52	\$9.52	\$9.70	\$10.04	\$10.39	\$10.65	1.9%	5.5%	9.1%	11.9%	\$0.18	\$0.52	\$0.87	\$1.13
3-Tier																
Individual	\$3.29	\$3.29	\$3.29	\$3.29	\$3.35	\$3.47	\$3.59	\$3.68	1.8%	5.5%	9.1%	11.9%	\$0.06	\$0.18	\$0.30	\$0.39
Two Party	\$7.74	\$7.74	\$7.74	\$7.74	\$7.89	\$8.16	\$8.45	\$8.66	1.9%	5.4%	9.2%	11.9%	\$0.15	\$0.42	\$0.71	\$0.92
Family	\$11.00	\$11.00	\$11.00	\$11.00	\$11.21	\$11.60	\$12.00	\$12.30	1.9%	5.5%	9.1%	11.8%	\$0.21	\$0.60	\$1.00	\$1.30
4-Tier																
Individual	\$3.29	\$3.29	\$3.29	\$3.29	\$3.35	\$3.47	\$3.59	\$3.68	1.8%	5.5%	9.1%	11.9%	\$0.06	\$0.18	\$0.30	\$0.39
Parent/Child(ren)	\$7.39	\$7.39	\$7.39	\$7.39	\$7.53	\$7.79	\$8.07	\$8.26	1.9%	5.4%	9.2%	11.8%	\$0.14	\$0.40	\$0.68	\$0.87
Husband/Wife	\$7.86	\$7.86	\$7.86	\$7.86	\$8.01	\$8.29	\$8.58	\$8.79	1.9%	5.5%	9.2%	11.8%	\$0.15	\$0.43	\$0.72	\$0.93
Family	\$11.63	\$11.63	\$11.63	\$11.63	\$11.85	\$12.26	\$12.69	\$13.00	1.9%	5.4%	9.1%	11.8%	\$0.22	\$0.63	\$1.06	\$1.37

New York Downstate Large Group Rate Comparison

Medical & Riders Combined	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Comprehensive Plan A																
2-Tier																
Individual	\$970.93	\$970.93	\$970.93	\$970.93	\$989.15	\$1,023.66	\$1,059.39	\$1,085.42	1.9%	5.4%	9.1%	11.8%	\$18.22	\$52.73	\$88.46	\$114.49
Family	\$2,713.05	\$2,713.05	\$2,713.05	\$2,713.05	\$2,763.97	\$2,860.39	\$2,960.25	\$3,032.94	1.9%	5.4%	9.1%	11.8%	\$50.92	\$147.34	\$247.20	\$319.89
3-Tier																
Individual	\$970.93	\$970.93	\$970.93	\$970.93	\$989.15	\$1,023.66	\$1,059.39	\$1,085.42	1.9%	5.4%	9.1%	11.8%	\$18.22	\$52.73	\$88.46	\$114.49
Two Party	\$2,178.71	\$2,178.71	\$2,178.71	\$2,178.71	\$2,219.61	\$2,297.03	\$2,377.21	\$2,435.60	1.9%	5.4%	9.1%	11.8%	\$40.90	\$118.32	\$198.50	\$256.89
Family	\$3,084.67	\$3,084.67	\$3,084.67	\$3,084.67	\$3,142.55	\$3,252.18	\$3,365.72	\$3,448.36	1.9%	5.4%	9.1%	11.8%	\$57.88	\$167.51	\$281.05	\$363.69
4-Tier																
Individual	\$970.93	\$970.93	\$970.93	\$970.93	\$989.15	\$1,023.66	\$1,059.39	\$1,085.42	1.9%	5.4%	9.1%	11.8%	\$18.22	\$52.73	\$88.46	\$114.49
Parent/Child(ren)	\$1,992.19	\$1,992.19	\$1,992.19	\$1,992.19	\$2,029.55	\$2,100.36	\$2,173.69	\$2,227.05	1.9%	5.4%	9.1%	11.8%	\$37.36	\$108.17	\$181.50	\$234.86
Husband/Wife	\$2,316.63	\$2,316.63	\$2,316.63	\$2,316.63	\$2,360.13	\$2,442.47	\$2,527.71	\$2,589.81	1.9%	5.4%	9.1%	11.8%	\$43.50	\$125.84	\$211.08	\$273.18
Family	\$3,276.52	\$3,276.52	\$3,276.52	\$3,276.52	\$3,338.01	\$3,454.45	\$3,575.07	\$3,662.84	1.9%	5.4%	9.1%	11.8%	\$61.49	\$177.93	\$298.55	\$386.32
Full Dental																
2-Tier																
Individual	\$706.93	\$706.93	\$706.93	\$706.93	\$720.17	\$745.29	\$771.34	\$790.24	1.9%	5.4%	9.1%	11.8%	\$13.24	\$38.36	\$64.41	\$83.31
Family	\$2,135.41	\$2,135.41	\$2,135.41	\$2,135.41	\$2,175.37	\$2,251.29	\$2,329.96	\$2,387.05	1.9%	5.4%	9.1%	11.8%	\$39.96	\$115.88	\$194.55	\$251.64
3-Tier																
Individual	\$706.93	\$706.93	\$706.93	\$706.93	\$720.17	\$745.29	\$771.34	\$790.24	1.9%	5.4%	9.1%	11.8%	\$13.24	\$38.36	\$64.41	\$83.31
Two Party	\$1,658.93	\$1,658.93	\$1,658.93	\$1,658.93	\$1,689.97	\$1,748.94	\$1,810.07	\$1,854.42	1.9%	5.4%	9.1%	11.8%	\$31.04	\$90.01	\$151.14	\$195.49
Family	\$2,467.05	\$2,467.05	\$2,467.05	\$2,467.05	\$2,513.22	\$2,600.92	\$2,691.82	\$2,757.77	1.9%	5.4%	9.1%	11.8%	\$46.17	\$133.87	\$224.77	\$290.72
4-Tier																
Individual	\$706.93	\$706.93	\$706.93	\$706.93	\$720.17	\$745.29	\$771.34	\$790.24	1.9%	5.4%	9.1%	11.8%	\$13.24	\$38.36	\$64.41	\$83.31
Parent/Child(ren)	\$1,658.68	\$1,658.68	\$1,658.68	\$1,658.68	\$1,689.73	\$1,748.69	\$1,809.80	\$1,854.14	1.9%	5.4%	9.1%	11.8%	\$31.05	\$90.01	\$151.12	\$195.46
Husband/Wife	\$1,683.99	\$1,683.99	\$1,683.99	\$1,683.99	\$1,715.50	\$1,775.36	\$1,837.41	\$1,882.42	1.9%	5.4%	9.1%	11.8%	\$31.51	\$91.37	\$153.42	\$198.43
Family	\$2,607.09	\$2,607.09	\$2,607.09	\$2,607.09	\$2,655.89	\$2,748.55	\$2,844.62	\$2,914.31	1.9%	5.4%	9.1%	11.8%	\$48.80	\$141.46	\$237.53	\$307.22
Premier w/ Family Preventative Dental																
2-Tier																
Individual	\$709.61	\$709.61	\$709.61	\$709.61	\$722.88	\$747.91	\$773.85	\$792.62	1.9%	5.4%	9.1%	11.7%	\$13.27	\$38.30	\$64.24	\$83.01
Family	\$2,140.33	\$2,140.33	\$2,140.33	\$2,140.33	\$2,180.39	\$2,255.78	\$2,333.95	\$2,390.48	1.9%	5.4%	9.0%	11.7%	\$40.06	\$115.45	\$193.62	\$250.15
3-Tier																
Individual	\$709.61	\$709.61	\$709.61	\$709.61	\$722.88	\$747.91	\$773.85	\$792.62	1.9%	5.4%	9.1%	11.7%	\$13.27	\$38.30	\$64.24	\$83.01
Two Party	\$1,667.95	\$1,667.95	\$1,667.95	\$1,667.95	\$1,699.17	\$1,758.05	\$1,819.10	\$1,863.30	1.9%	5.4%	9.1%	11.7%	\$31.22	\$90.10	\$151.15	\$195.35
Family	\$2,472.30	\$2,472.30	\$2,472.30	\$2,472.30	\$2,518.58	\$2,605.65	\$2,695.93	\$2,761.22	1.9%	5.4%	9.0%	11.7%	\$46.28	\$133.35	\$223.63	\$288.92
4-Tier																
Individual	\$709.61	\$709.61	\$709.61	\$709.61	\$722.88	\$747.91	\$773.85	\$792.62	1.9%	5.4%	9.1%	11.7%	\$13.27	\$38.30	\$64.24	\$83.01
Parent/Child(ren)	\$1,661.73	\$1,661.73	\$1,661.73	\$1,661.73	\$1,692.83	\$1,751.34	\$1,812.00	\$1,855.87	1.9%	5.4%	9.0%	11.7%	\$31.10	\$89.61	\$150.27	\$194.14
Husband/Wife	\$1,693.26	\$1,693.26	\$1,693.26	\$1,693.26	\$1,724.94	\$1,784.73	\$1,846.71	\$1,891.58	1.9%	5.4%	9.1%	11.7%	\$31.68	\$91.47	\$153.45	\$198.32
Family	\$2,613.50	\$2,613.50	\$2,613.50	\$2,613.50	\$2,662.43	\$2,754.49	\$2,849.95	\$2,918.99	1.9%	5.4%	9.0%	11.7%	\$48.93	\$140.99	\$236.45	\$305.49

New York Upstate Large Group Rate Comparison

Medical Plans	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Premier																
2-Tier																
Individual	\$631.70	\$631.70	\$631.70	\$631.70	\$643.57	\$666.02	\$689.30	\$706.19	1.9%	5.4%	9.1%	11.8%	\$11.87	\$34.32	\$57.60	\$74.49
Family	\$1,902.52	\$1,902.52	\$1,902.52	\$1,902.52	\$1,938.27	\$2,005.89	\$2,076.00	\$2,126.88	1.9%	5.4%	9.1%	11.8%	\$35.75	\$103.37	\$173.48	\$224.36
3-Tier																
Individual	\$631.70	\$631.70	\$631.70	\$631.70	\$643.57	\$666.02	\$689.30	\$706.19	1.9%	5.4%	9.1%	11.8%	\$11.87	\$34.32	\$57.60	\$74.49
Two Party	\$1,487.29	\$1,487.29	\$1,487.29	\$1,487.29	\$1,515.24	\$1,568.10	\$1,622.91	\$1,662.68	1.9%	5.4%	9.1%	11.8%	\$27.95	\$80.81	\$135.62	\$175.39
Family	\$2,197.23	\$2,197.23	\$2,197.23	\$2,197.23	\$2,238.52	\$2,316.61	\$2,397.58	\$2,456.34	1.9%	5.4%	9.1%	11.8%	\$41.29	\$119.38	\$200.35	\$259.11
4-Tier																
Individual	\$631.70	\$631.70	\$631.70	\$631.70	\$643.57	\$666.02	\$689.30	\$706.19	1.9%	5.4%	9.1%	11.8%	\$11.87	\$34.32	\$57.60	\$74.49
Parent/Child(ren)	\$1,476.40	\$1,476.40	\$1,476.40	\$1,476.40	\$1,504.14	\$1,556.61	\$1,611.02	\$1,650.50	1.9%	5.4%	9.1%	11.8%	\$27.74	\$80.21	\$134.62	\$174.10
Husband/Wife	\$1,509.97	\$1,509.97	\$1,509.97	\$1,509.97	\$1,538.34	\$1,592.00	\$1,647.65	\$1,688.03	1.9%	5.4%	9.1%	11.8%	\$28.37	\$82.03	\$137.68	\$178.06
Family	\$2,323.50	\$2,323.50	\$2,323.50	\$2,323.50	\$2,367.15	\$2,449.73	\$2,535.36	\$2,597.50	1.9%	5.4%	9.1%	11.8%	\$43.65	\$126.23	\$211.86	\$274.00
Patriot V																
2-Tier																
Individual	\$621.92	\$621.92	\$621.92	\$621.92	\$633.60	\$655.71	\$678.63	\$695.26	1.9%	5.4%	9.1%	11.8%	\$11.68	\$33.79	\$56.71	\$73.34
Family	\$1,873.07	\$1,873.07	\$1,873.07	\$1,873.07	\$1,908.26	\$1,974.83	\$2,043.86	\$2,093.95	1.9%	5.4%	9.1%	11.8%	\$35.19	\$101.76	\$170.79	\$220.88
3-Tier																
Individual	\$621.92	\$621.92	\$621.92	\$621.92	\$633.60	\$655.71	\$678.63	\$695.26	1.9%	5.4%	9.1%	11.8%	\$11.68	\$33.79	\$56.71	\$73.34
Two Party	\$1,464.27	\$1,464.27	\$1,464.27	\$1,464.27	\$1,491.78	\$1,543.82	\$1,597.78	\$1,636.94	1.9%	5.4%	9.1%	11.8%	\$27.51	\$79.55	\$133.51	\$172.67
Family	\$2,163.22	\$2,163.22	\$2,163.22	\$2,163.22	\$2,203.86	\$2,280.74	\$2,360.46	\$2,418.31	1.9%	5.4%	9.1%	11.8%	\$40.64	\$117.52	\$197.24	\$255.09
4-Tier																
Individual	\$621.92	\$621.92	\$621.92	\$621.92	\$633.60	\$655.71	\$678.63	\$695.26	1.9%	5.4%	9.1%	11.8%	\$11.68	\$33.79	\$56.71	\$73.34
Parent/Child(ren)	\$1,453.54	\$1,453.54	\$1,453.54	\$1,453.54	\$1,480.85	\$1,532.51	\$1,586.07	\$1,624.95	1.9%	5.4%	9.1%	11.8%	\$27.31	\$78.97	\$132.53	\$171.41
Husband/Wife	\$1,486.59	\$1,486.59	\$1,486.59	\$1,486.59	\$1,514.52	\$1,567.36	\$1,622.14	\$1,661.90	1.9%	5.4%	9.1%	11.8%	\$27.93	\$80.77	\$135.55	\$175.31
Family	\$2,287.53	\$2,287.53	\$2,287.53	\$2,287.53	\$2,330.50	\$2,411.80	\$2,496.10	\$2,557.28	1.9%	5.4%	9.1%	11.8%	\$42.97	\$124.27	\$208.57	\$269.75
Patriot X																
2-Tier																
Individual	\$606.48	\$606.48	\$606.48	\$606.48	\$617.87	\$639.42	\$661.77	\$677.99	1.9%	5.4%	9.1%	11.8%	\$11.39	\$32.94	\$55.29	\$71.51
Family	\$1,826.57	\$1,826.57	\$1,826.57	\$1,826.57	\$1,860.87	\$1,925.79	\$1,993.11	\$2,041.95	1.9%	5.4%	9.1%	11.8%	\$34.30	\$99.22	\$166.54	\$215.38
3-Tier																
Individual	\$606.48	\$606.48	\$606.48	\$606.48	\$617.87	\$639.42	\$661.77	\$677.99	1.9%	5.4%	9.1%	11.8%	\$11.39	\$32.94	\$55.29	\$71.51
Two Party	\$1,427.92	\$1,427.92	\$1,427.92	\$1,427.92	\$1,454.73	\$1,505.48	\$1,558.11	\$1,596.29	1.9%	5.4%	9.1%	11.8%	\$26.81	\$77.56	\$130.19	\$168.37
Family	\$2,109.51	\$2,109.51	\$2,109.51	\$2,109.51	\$2,149.13	\$2,224.11	\$2,301.85	\$2,358.26	1.9%	5.4%	9.1%	11.8%	\$39.62	\$114.60	\$192.34	\$248.75
4-Tier																
Individual	\$606.48	\$606.48	\$606.48	\$606.48	\$617.87	\$639.42	\$661.77	\$677.99	1.9%	5.4%	9.1%	11.8%	\$11.39	\$32.94	\$55.29	\$71.51
Parent/Child(ren)	\$1,417.45	\$1,417.45	\$1,417.45	\$1,417.45	\$1,444.07	\$1,494.45	\$1,546.69	\$1,584.60	1.9%	5.4%	9.1%	11.8%	\$26.62	\$77.00	\$129.24	\$167.15
Husband/Wife	\$1,449.69	\$1,449.69	\$1,449.69	\$1,449.69	\$1,476.91	\$1,528.43	\$1,581.86	\$1,620.63	1.9%	5.4%	9.1%	11.8%	\$27.22	\$78.74	\$132.17	\$170.94
Family	\$2,230.74	\$2,230.74	\$2,230.74	\$2,230.74	\$2,272.63	\$2,351.91	\$2,434.12	\$2,493.78	1.9%	5.4%	9.1%	11.8%	\$41.89	\$121.17	\$203.38	\$263.04

New York Upstate Large Group Rate Comparison

Medical Plans	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Patriot XV																
2-Tier																
Individual	\$602.49	\$602.49	\$602.49	\$602.49	\$613.87	\$635.29	\$657.49	\$673.61	1.9%	5.4%	9.1%	11.8%	\$11.38	\$32.80	\$55.00	\$71.12
Family	\$1,814.56	\$1,814.56	\$1,814.56	\$1,814.56	\$1,848.83	\$1,913.33	\$1,980.21	\$2,028.74	1.9%	5.4%	9.1%	11.8%	\$34.27	\$98.77	\$165.65	\$214.18
3-Tier																
Individual	\$602.49	\$602.49	\$602.49	\$602.49	\$613.87	\$635.29	\$657.49	\$673.61	1.9%	5.4%	9.1%	11.8%	\$11.38	\$32.80	\$55.00	\$71.12
Two Party	\$1,418.53	\$1,418.53	\$1,418.53	\$1,418.53	\$1,445.32	\$1,495.74	\$1,548.02	\$1,585.96	1.9%	5.4%	9.1%	11.8%	\$26.79	\$77.21	\$129.49	\$167.43
Family	\$2,095.64	\$2,095.64	\$2,095.64	\$2,095.64	\$2,135.22	\$2,209.71	\$2,286.95	\$2,343.00	1.9%	5.4%	9.1%	11.8%	\$39.58	\$114.07	\$191.31	\$247.36
4-Tier																
Individual	\$602.49	\$602.49	\$602.49	\$602.49	\$613.87	\$635.29	\$657.49	\$673.61	1.9%	5.4%	9.1%	11.8%	\$11.38	\$32.80	\$55.00	\$71.12
Parent/Child(ren)	\$1,408.13	\$1,408.13	\$1,408.13	\$1,408.13	\$1,434.73	\$1,484.78	\$1,536.68	\$1,574.34	1.9%	5.4%	9.1%	11.8%	\$26.60	\$76.65	\$128.55	\$166.21
Husband/Wife	\$1,440.15	\$1,440.15	\$1,440.15	\$1,440.15	\$1,467.35	\$1,518.54	\$1,571.62	\$1,610.14	1.9%	5.4%	9.1%	11.8%	\$27.20	\$78.39	\$131.47	\$169.99
Family	\$2,216.06	\$2,216.06	\$2,216.06	\$2,216.06	\$2,257.92	\$2,336.69	\$2,418.37	\$2,477.64	1.9%	5.4%	9.1%	11.8%	\$41.86	\$120.63	\$202.31	\$261.58
Value Plus																
2-Tier																
Individual	\$600.11	\$600.11	\$600.11	\$600.11	\$611.38	\$632.71	\$654.82	\$670.87	1.9%	5.4%	9.1%	11.8%	\$11.27	\$32.60	\$54.71	\$70.76
Family	\$1,807.39	\$1,807.39	\$1,807.39	\$1,807.39	\$1,841.33	\$1,905.56	\$1,972.17	\$2,020.50	1.9%	5.4%	9.1%	11.8%	\$33.94	\$98.17	\$164.78	\$213.11
3-Tier																
Individual	\$600.11	\$600.11	\$600.11	\$600.11	\$611.38	\$632.71	\$654.82	\$670.87	1.9%	5.4%	9.1%	11.8%	\$11.27	\$32.60	\$54.71	\$70.76
Two Party	\$1,412.92	\$1,412.92	\$1,412.92	\$1,412.92	\$1,439.45	\$1,489.67	\$1,541.74	\$1,579.52	1.9%	5.4%	9.1%	11.8%	\$26.53	\$76.75	\$128.82	\$166.60
Family	\$2,087.36	\$2,087.36	\$2,087.36	\$2,087.36	\$2,126.56	\$2,200.74	\$2,277.67	\$2,333.49	1.9%	5.4%	9.1%	11.8%	\$39.20	\$113.38	\$190.31	\$246.13
4-Tier																
Individual	\$600.11	\$600.11	\$600.11	\$600.11	\$611.38	\$632.71	\$654.82	\$670.87	1.9%	5.4%	9.1%	11.8%	\$11.27	\$32.60	\$54.71	\$70.76
Parent/Child(ren)	\$1,402.57	\$1,402.57	\$1,402.57	\$1,402.57	\$1,428.91	\$1,478.75	\$1,530.44	\$1,567.95	1.9%	5.4%	9.1%	11.8%	\$26.34	\$76.18	\$127.87	\$165.38
Husband/Wife	\$1,434.46	\$1,434.46	\$1,434.46	\$1,434.46	\$1,461.40	\$1,512.38	\$1,565.24	\$1,603.61	1.9%	5.4%	9.1%	11.8%	\$26.94	\$77.92	\$130.78	\$169.15
Family	\$2,207.31	\$2,207.31	\$2,207.31	\$2,207.31	\$2,248.76	\$2,327.21	\$2,408.55	\$2,467.58	1.9%	5.4%	9.1%	11.8%	\$41.45	\$119.90	\$201.24	\$260.27
Super Value Plus																
2-Tier																
Individual	\$598.37	\$598.37	\$598.37	\$598.37	\$609.61	\$630.88	\$652.93	\$668.93	1.9%	5.4%	9.1%	11.8%	\$11.24	\$32.51	\$54.56	\$70.56
Family	\$1,802.16	\$1,802.16	\$1,802.16	\$1,802.16	\$1,835.99	\$1,900.05	\$1,966.46	\$2,014.65	1.9%	5.4%	9.1%	11.8%	\$33.83	\$97.89	\$164.30	\$212.49
3-Tier																
Individual	\$598.37	\$598.37	\$598.37	\$598.37	\$609.61	\$630.88	\$652.93	\$668.93	1.9%	5.4%	9.1%	11.8%	\$11.24	\$32.51	\$54.56	\$70.56
Two Party	\$1,408.83	\$1,408.83	\$1,408.83	\$1,408.83	\$1,435.29	\$1,485.36	\$1,537.28	\$1,574.95	1.9%	5.4%	9.1%	11.8%	\$26.46	\$76.53	\$128.45	\$166.12
Family	\$2,081.32	\$2,081.32	\$2,081.32	\$2,081.32	\$2,120.40	\$2,194.37	\$2,271.07	\$2,326.73	1.9%	5.4%	9.1%	11.8%	\$39.08	\$113.05	\$189.75	\$245.41
4-Tier																
Individual	\$598.37	\$598.37	\$598.37	\$598.37	\$609.61	\$630.88	\$652.93	\$668.93	1.9%	5.4%	9.1%	11.8%	\$11.24	\$32.51	\$54.56	\$70.56
Parent/Child(ren)	\$1,398.51	\$1,398.51	\$1,398.51	\$1,398.51	\$1,424.77	\$1,474.47	\$1,526.01	\$1,563.41	1.9%	5.4%	9.1%	11.8%	\$26.26	\$75.96	\$127.50	\$164.90
Husband/Wife	\$1,430.31	\$1,430.31	\$1,430.31	\$1,430.31	\$1,457.17	\$1,508.00	\$1,560.71	\$1,598.96	1.9%	5.4%	9.1%	11.8%	\$26.86	\$77.69	\$130.40	\$168.65
Family	\$2,200.92	\$2,200.92	\$2,200.92	\$2,200.92	\$2,242.25	\$2,320.47	\$2,401.58	\$2,460.44	1.9%	5.4%	9.1%	11.8%	\$41.33	\$119.55	\$200.66	\$259.52

New York Upstate Large Group Rate Comparison

Medical Plans	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
High Option Plan																
2-Tier																
Individual	\$617.29	\$617.29	\$617.29	\$617.29	\$628.88	\$650.82	\$673.57	\$690.08	1.9%	5.4%	9.1%	11.8%	\$11.59	\$33.53	\$56.28	\$72.79
Family	\$1,859.12	\$1,859.12	\$1,859.12	\$1,859.12	\$1,894.04	\$1,960.12	\$2,028.63	\$2,078.35	1.9%	5.4%	9.1%	11.8%	\$34.92	\$101.00	\$169.51	\$219.23
3-Tier																
Individual	\$617.29	\$617.29	\$617.29	\$617.29	\$628.88	\$650.82	\$673.57	\$690.08	1.9%	5.4%	9.1%	11.8%	\$11.59	\$33.53	\$56.28	\$72.79
Two Party	\$1,453.36	\$1,453.36	\$1,453.36	\$1,453.36	\$1,480.66	\$1,532.32	\$1,585.88	\$1,624.75	1.9%	5.4%	9.1%	11.8%	\$27.30	\$78.96	\$132.52	\$171.39
Family	\$2,147.11	\$2,147.11	\$2,147.11	\$2,147.11	\$2,187.44	\$2,263.75	\$2,342.88	\$2,400.30	1.9%	5.4%	9.1%	11.8%	\$40.33	\$116.64	\$195.77	\$253.19
4-Tier																
Individual	\$617.29	\$617.29	\$617.29	\$617.29	\$628.88	\$650.82	\$673.57	\$690.08	1.9%	5.4%	9.1%	11.8%	\$11.59	\$33.53	\$56.28	\$72.79
Parent/Child(ren)	\$1,442.71	\$1,442.71	\$1,442.71	\$1,442.71	\$1,469.81	\$1,521.09	\$1,574.26	\$1,612.84	1.9%	5.4%	9.1%	11.8%	\$27.10	\$78.38	\$131.55	\$170.13
Husband/Wife	\$1,475.52	\$1,475.52	\$1,475.52	\$1,475.52	\$1,503.24	\$1,555.68	\$1,610.06	\$1,649.52	1.9%	5.4%	9.1%	11.8%	\$27.72	\$80.16	\$134.54	\$174.00
Family	\$2,270.49	\$2,270.49	\$2,270.49	\$2,270.49	\$2,313.14	\$2,393.83	\$2,477.51	\$2,538.23	1.9%	5.4%	9.1%	11.8%	\$42.65	\$123.34	\$207.02	\$267.74
DTC Plan																
2-Tier																
Individual	\$613.04	\$613.04	\$613.04	\$613.04	\$624.56	\$646.34	\$668.94	\$685.33	1.9%	5.4%	9.1%	11.8%	\$11.52	\$33.30	\$55.90	\$72.29
Family	\$1,846.33	\$1,846.33	\$1,846.33	\$1,846.33	\$1,881.01	\$1,946.63	\$2,014.67	\$2,064.05	1.9%	5.4%	9.1%	11.8%	\$34.68	\$100.30	\$168.34	\$217.72
3-Tier																
Individual	\$613.04	\$613.04	\$613.04	\$613.04	\$624.56	\$646.34	\$668.94	\$685.33	1.9%	5.4%	9.1%	11.8%	\$11.52	\$33.30	\$55.90	\$72.29
Two Party	\$1,443.37	\$1,443.37	\$1,443.37	\$1,443.37	\$1,470.48	\$1,521.78	\$1,574.97	\$1,613.57	1.9%	5.4%	9.1%	11.8%	\$27.11	\$78.41	\$131.60	\$170.20
Family	\$2,132.34	\$2,132.34	\$2,132.34	\$2,132.34	\$2,172.39	\$2,248.18	\$2,326.76	\$2,383.78	1.9%	5.4%	9.1%	11.8%	\$40.05	\$115.84	\$194.42	\$251.44
4-Tier																
Individual	\$613.04	\$613.04	\$613.04	\$613.04	\$624.56	\$646.34	\$668.94	\$685.33	1.9%	5.4%	9.1%	11.8%	\$11.52	\$33.30	\$55.90	\$72.29
Parent/Child(ren)	\$1,432.79	\$1,432.79	\$1,432.79	\$1,432.79	\$1,459.70	\$1,510.63	\$1,563.43	\$1,601.75	1.9%	5.4%	9.1%	11.8%	\$26.91	\$77.84	\$130.64	\$168.96
Husband/Wife	\$1,465.37	\$1,465.37	\$1,465.37	\$1,465.37	\$1,492.89	\$1,544.98	\$1,598.98	\$1,638.17	1.9%	5.4%	9.1%	11.8%	\$27.52	\$79.61	\$133.61	\$172.80
Family	\$2,254.87	\$2,254.87	\$2,254.87	\$2,254.87	\$2,297.22	\$2,377.36	\$2,460.46	\$2,520.77	1.9%	5.4%	9.1%	11.8%	\$42.35	\$122.49	\$205.59	\$265.90
Patriot X/X																
2-Tier																
Individual	\$611.88	\$611.88	\$611.88	\$611.88	\$623.38	\$645.12	\$667.67	\$684.04	1.9%	5.4%	9.1%	11.8%	\$11.50	\$33.24	\$55.79	\$72.16
Family	\$1,842.84	\$1,842.84	\$1,842.84	\$1,842.84	\$1,877.46	\$1,942.95	\$2,010.87	\$2,060.15	1.9%	5.4%	9.1%	11.8%	\$34.62	\$100.11	\$168.03	\$217.31
3-Tier																
Individual	\$611.88	\$611.88	\$611.88	\$611.88	\$623.38	\$645.12	\$667.67	\$684.04	1.9%	5.4%	9.1%	11.8%	\$11.50	\$33.24	\$55.79	\$72.16
Two Party	\$1,440.64	\$1,440.64	\$1,440.64	\$1,440.64	\$1,467.70	\$1,518.90	\$1,571.99	\$1,610.52	1.9%	5.4%	9.1%	11.8%	\$27.06	\$78.26	\$131.35	\$169.88
Family	\$2,128.31	\$2,128.31	\$2,128.31	\$2,128.31	\$2,168.29	\$2,243.93	\$2,322.36	\$2,379.28	1.9%	5.4%	9.1%	11.8%	\$39.98	\$115.62	\$194.05	\$250.97
4-Tier																
Individual	\$611.88	\$611.88	\$611.88	\$611.88	\$623.38	\$645.12	\$667.67	\$684.04	1.9%	5.4%	9.1%	11.8%	\$11.50	\$33.24	\$55.79	\$72.16
Parent/Child(ren)	\$1,430.08	\$1,430.08	\$1,430.08	\$1,430.08	\$1,456.94	\$1,507.77	\$1,560.47	\$1,598.72	1.9%	5.4%	9.1%	11.8%	\$26.86	\$77.69	\$130.39	\$168.64
Husband/Wife	\$1,462.60	\$1,462.60	\$1,462.60	\$1,462.60	\$1,490.07	\$1,542.06	\$1,595.96	\$1,635.07	1.9%	5.4%	9.1%	11.8%	\$27.47	\$79.46	\$133.36	\$172.47
Family	\$2,250.61	\$2,250.61	\$2,250.61	\$2,250.61	\$2,292.88	\$2,372.87	\$2,455.81	\$2,516.00	1.9%	5.4%	9.1%	11.8%	\$42.27	\$122.26	\$205.20	\$265.39

New York Upstate Large Group Rate Comparison

Medical Plans	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$10 Copay Plan																
2-Tier																
Individual	\$611.37	\$611.37	\$611.37	\$611.37	\$622.85	\$644.58	\$667.11	\$683.46	1.9%	5.4%	9.1%	11.8%	\$11.48	\$33.21	\$55.74	\$72.09
Family	\$1,841.29	\$1,841.29	\$1,841.29	\$1,841.29	\$1,875.88	\$1,941.32	\$2,009.18	\$2,058.42	1.9%	5.4%	9.1%	11.8%	\$34.59	\$100.03	\$167.89	\$217.13
3-Tier																
Individual	\$611.37	\$611.37	\$611.37	\$611.37	\$622.85	\$644.58	\$667.11	\$683.46	1.9%	5.4%	9.1%	11.8%	\$11.48	\$33.21	\$55.74	\$72.09
Two Party	\$1,439.43	\$1,439.43	\$1,439.43	\$1,439.43	\$1,466.46	\$1,517.62	\$1,570.67	\$1,609.16	1.9%	5.4%	9.1%	11.8%	\$27.03	\$78.19	\$131.24	\$169.73
Family	\$2,126.52	\$2,126.52	\$2,126.52	\$2,126.52	\$2,166.46	\$2,242.04	\$2,320.41	\$2,377.28	1.9%	5.4%	9.1%	11.8%	\$39.94	\$115.52	\$193.89	\$250.76
4-Tier																
Individual	\$611.37	\$611.37	\$611.37	\$611.37	\$622.85	\$644.58	\$667.11	\$683.46	1.9%	5.4%	9.1%	11.8%	\$11.48	\$33.21	\$55.74	\$72.09
Parent/Child(ren)	\$1,428.88	\$1,428.88	\$1,428.88	\$1,428.88	\$1,455.72	\$1,506.50	\$1,559.16	\$1,597.37	1.9%	5.4%	9.1%	11.8%	\$26.84	\$77.62	\$130.28	\$168.49
Husband/Wife	\$1,461.37	\$1,461.37	\$1,461.37	\$1,461.37	\$1,488.82	\$1,540.76	\$1,594.62	\$1,633.70	1.9%	5.4%	9.1%	11.8%	\$27.45	\$79.39	\$133.25	\$172.33
Family	\$2,248.72	\$2,248.72	\$2,248.72	\$2,248.72	\$2,290.95	\$2,370.88	\$2,453.75	\$2,513.89	1.9%	5.4%	9.1%	11.8%	\$42.23	\$122.16	\$205.03	\$265.17
Plan I																
2-Tier																
Individual	\$595.61	\$595.61	\$595.61	\$595.61	\$606.86	\$628.03	\$649.98	\$665.91	1.9%	5.4%	9.1%	11.8%	\$11.25	\$32.42	\$54.37	\$70.30
Family	\$1,793.82	\$1,793.82	\$1,793.82	\$1,793.82	\$1,827.70	\$1,891.46	\$1,957.58	\$2,005.55	1.9%	5.4%	9.1%	11.8%	\$33.88	\$97.64	\$163.76	\$211.73
3-Tier																
Individual	\$595.61	\$595.61	\$595.61	\$595.61	\$606.86	\$628.03	\$649.98	\$665.91	1.9%	5.4%	9.1%	11.8%	\$11.25	\$32.42	\$54.37	\$70.30
Two Party	\$1,402.32	\$1,402.32	\$1,402.32	\$1,402.32	\$1,428.80	\$1,478.65	\$1,530.33	\$1,567.84	1.9%	5.4%	9.1%	11.8%	\$26.48	\$76.33	\$128.01	\$165.52
Family	\$2,071.70	\$2,071.70	\$2,071.70	\$2,071.70	\$2,110.82	\$2,184.46	\$2,260.82	\$2,316.23	1.9%	5.4%	9.1%	11.8%	\$39.12	\$112.76	\$189.12	\$244.53
4-Tier																
Individual	\$595.61	\$595.61	\$595.61	\$595.61	\$606.86	\$628.03	\$649.98	\$665.91	1.9%	5.4%	9.1%	11.8%	\$11.25	\$32.42	\$54.37	\$70.30
Parent/Child(ren)	\$1,392.04	\$1,392.04	\$1,392.04	\$1,392.04	\$1,418.33	\$1,467.81	\$1,519.12	\$1,556.35	1.9%	5.4%	9.1%	11.8%	\$26.29	\$75.77	\$127.08	\$164.31
Husband/Wife	\$1,423.70	\$1,423.70	\$1,423.70	\$1,423.70	\$1,450.59	\$1,501.19	\$1,553.66	\$1,591.74	1.9%	5.4%	9.1%	11.8%	\$26.89	\$77.49	\$129.96	\$168.04
Family	\$2,190.74	\$2,190.74	\$2,190.74	\$2,190.74	\$2,232.12	\$2,309.99	\$2,390.73	\$2,449.33	1.9%	5.4%	9.1%	11.8%	\$41.38	\$119.25	\$199.99	\$258.59
KLM Plan																
2-Tier																
Individual	\$621.92	\$621.92	\$621.92	\$621.92	\$633.60	\$655.71	\$678.63	\$695.26	1.9%	5.4%	9.1%	11.8%	\$11.68	\$33.79	\$56.71	\$73.34
Family	\$1,873.07	\$1,873.07	\$1,873.07	\$1,873.07	\$1,908.26	\$1,974.83	\$2,043.86	\$2,093.95	1.9%	5.4%	9.1%	11.8%	\$35.19	\$101.76	\$170.79	\$220.88
3-Tier																
Individual	\$621.92	\$621.92	\$621.92	\$621.92	\$633.60	\$655.71	\$678.63	\$695.26	1.9%	5.4%	9.1%	11.8%	\$11.68	\$33.79	\$56.71	\$73.34
Two Party	\$1,464.27	\$1,464.27	\$1,464.27	\$1,464.27	\$1,491.78	\$1,543.82	\$1,597.78	\$1,636.94	1.9%	5.4%	9.1%	11.8%	\$27.51	\$79.55	\$133.51	\$172.67
Family	\$2,163.22	\$2,163.22	\$2,163.22	\$2,163.22	\$2,203.86	\$2,280.74	\$2,360.46	\$2,418.31	1.9%	5.4%	9.1%	11.8%	\$40.64	\$117.52	\$197.24	\$255.09
4-Tier																
Individual	\$621.92	\$621.92	\$621.92	\$621.92	\$633.60	\$655.71	\$678.63	\$695.26	1.9%	5.4%	9.1%	11.8%	\$11.68	\$33.79	\$56.71	\$73.34
Parent/Child(ren)	\$1,453.54	\$1,453.54	\$1,453.54	\$1,453.54	\$1,480.85	\$1,532.51	\$1,586.07	\$1,624.95	1.9%	5.4%	9.1%	11.8%	\$27.31	\$78.97	\$132.53	\$171.41
Husband/Wife	\$1,486.59	\$1,486.59	\$1,486.59	\$1,486.59	\$1,514.52	\$1,567.36	\$1,622.14	\$1,661.90	1.9%	5.4%	9.1%	11.8%	\$27.93	\$80.77	\$135.55	\$175.31
Family	\$2,287.53	\$2,287.53	\$2,287.53	\$2,287.53	\$2,330.50	\$2,411.80	\$2,496.10	\$2,557.28	1.9%	5.4%	9.1%	11.8%	\$42.97	\$124.27	\$208.57	\$269.75

New York Upstate Large Group Rate Comparison

<u>Medical Plans</u>	<u>Current Filed Rates</u>				<u>Proposed Rates</u>				<u>Proposed Annual % Impacts</u>				<u>Proposed Annual \$ Impacts</u>			
	<u>3q12</u>	<u>4q12</u>	<u>1q13</u>	<u>2q13</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>	<u>3q13</u>	<u>4q13</u>	<u>1q14</u>	<u>2q14</u>
PRU Plan																
2-Tier																
Individual	\$602.17	\$602.17	\$602.17	\$602.17	\$613.48	\$634.88	\$657.07	\$673.17	1.9%	5.4%	9.1%	11.8%	\$11.31	\$32.71	\$54.90	\$71.00
Family	\$1,813.59	\$1,813.59	\$1,813.59	\$1,813.59	\$1,847.64	\$1,912.10	\$1,978.94	\$2,027.44	1.9%	5.4%	9.1%	11.8%	\$34.05	\$98.51	\$165.35	\$213.85
3-Tier																
Individual	\$602.17	\$602.17	\$602.17	\$602.17	\$613.48	\$634.88	\$657.07	\$673.17	1.9%	5.4%	9.1%	11.8%	\$11.31	\$32.71	\$54.90	\$71.00
Two Party	\$1,417.77	\$1,417.77	\$1,417.77	\$1,417.77	\$1,444.39	\$1,494.78	\$1,547.03	\$1,584.94	1.9%	5.4%	9.1%	11.8%	\$26.62	\$77.01	\$129.26	\$167.17
Family	\$2,094.52	\$2,094.52	\$2,094.52	\$2,094.52	\$2,133.85	\$2,208.29	\$2,285.48	\$2,341.50	1.9%	5.4%	9.1%	11.8%	\$39.33	\$113.77	\$190.96	\$246.98
4-Tier																
Individual	\$602.17	\$602.17	\$602.17	\$602.17	\$613.48	\$634.88	\$657.07	\$673.17	1.9%	5.4%	9.1%	11.8%	\$11.31	\$32.71	\$54.90	\$71.00
Parent/Child(ren)	\$1,407.38	\$1,407.38	\$1,407.38	\$1,407.38	\$1,433.81	\$1,483.83	\$1,535.69	\$1,573.33	1.9%	5.4%	9.1%	11.8%	\$26.43	\$76.45	\$128.31	\$165.95
Husband/Wife	\$1,439.38	\$1,439.38	\$1,439.38	\$1,439.38	\$1,466.41	\$1,517.57	\$1,570.61	\$1,609.11	1.9%	5.4%	9.1%	11.8%	\$27.03	\$78.19	\$131.23	\$169.73
Family	\$2,214.88	\$2,214.88	\$2,214.88	\$2,214.88	\$2,256.47	\$2,335.19	\$2,416.82	\$2,476.05	1.9%	5.4%	9.1%	11.8%	\$41.59	\$120.31	\$201.94	\$261.17

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$0 Copay																
2-Tier																
Individual	\$276.25	\$276.25	\$276.25	\$276.25	\$281.48	\$291.35	\$301.48	\$308.93	1.9%	5.5%	9.1%	11.8%	\$5.23	\$15.10	\$25.23	\$32.68
Family	\$615.16	\$615.16	\$615.16	\$615.16	\$626.81	\$648.79	\$671.34	\$687.93	1.9%	5.5%	9.1%	11.8%	\$11.65	\$33.63	\$56.18	\$72.77
3-Tier																
Individual	\$276.25	\$276.25	\$276.25	\$276.25	\$281.48	\$291.35	\$301.48	\$308.93	1.9%	5.5%	9.1%	11.8%	\$5.23	\$15.10	\$25.23	\$32.68
Two Party	\$540.24	\$540.24	\$540.24	\$540.24	\$550.47	\$569.77	\$589.58	\$604.15	1.9%	5.5%	9.1%	11.8%	\$10.23	\$29.53	\$49.34	\$63.91
Family	\$660.48	\$660.48	\$660.48	\$660.48	\$673.00	\$696.59	\$720.80	\$738.62	1.9%	5.5%	9.1%	11.8%	\$12.52	\$36.11	\$60.32	\$78.14
4-Tier																
Individual	\$276.25	\$276.25	\$276.25	\$276.25	\$281.48	\$291.35	\$301.48	\$308.93	1.9%	5.5%	9.1%	11.8%	\$5.23	\$15.10	\$25.23	\$32.68
Parent/Child(ren)	\$361.12	\$361.12	\$361.12	\$361.12	\$367.96	\$380.86	\$394.10	\$403.84	1.9%	5.5%	9.1%	11.8%	\$6.84	\$19.74	\$32.98	\$42.72
Husband/Wife	\$656.01	\$656.01	\$656.01	\$656.01	\$668.44	\$691.87	\$715.92	\$733.62	1.9%	5.5%	9.1%	11.8%	\$12.43	\$35.86	\$59.91	\$77.61
Family	\$713.43	\$713.43	\$713.43	\$713.43	\$726.95	\$752.43	\$778.59	\$797.83	1.9%	5.5%	9.1%	11.8%	\$13.52	\$39.00	\$65.16	\$84.40
\$2.50 Copay																
2-Tier																
Individual	\$268.99	\$268.99	\$268.99	\$268.99	\$274.08	\$283.69	\$293.55	\$300.81	1.9%	5.5%	9.1%	11.8%	\$5.09	\$14.70	\$24.56	\$31.82
Family	\$598.99	\$598.99	\$598.99	\$598.99	\$610.34	\$631.74	\$653.70	\$669.86	1.9%	5.5%	9.1%	11.8%	\$11.35	\$32.75	\$54.71	\$70.87
3-Tier																
Individual	\$268.99	\$268.99	\$268.99	\$268.99	\$274.08	\$283.69	\$293.55	\$300.81	1.9%	5.5%	9.1%	11.8%	\$5.09	\$14.70	\$24.56	\$31.82
Two Party	\$526.04	\$526.04	\$526.04	\$526.04	\$536.01	\$554.80	\$574.08	\$588.28	1.9%	5.5%	9.1%	11.8%	\$9.97	\$28.76	\$48.04	\$62.24
Family	\$643.13	\$643.13	\$643.13	\$643.13	\$655.31	\$678.29	\$701.86	\$719.21	1.9%	5.5%	9.1%	11.8%	\$12.18	\$35.16	\$58.73	\$76.08
4-Tier																
Individual	\$268.99	\$268.99	\$268.99	\$268.99	\$274.08	\$283.69	\$293.55	\$300.81	1.9%	5.5%	9.1%	11.8%	\$5.09	\$14.70	\$24.56	\$31.82
Parent/Child(ren)	\$351.63	\$351.63	\$351.63	\$351.63	\$358.29	\$370.85	\$383.74	\$393.23	1.9%	5.5%	9.1%	11.8%	\$6.66	\$19.22	\$32.11	\$41.60
Husband/Wife	\$638.77	\$638.77	\$638.77	\$638.77	\$650.87	\$673.69	\$697.11	\$714.34	1.9%	5.5%	9.1%	11.8%	\$12.10	\$34.92	\$58.34	\$75.57
Family	\$694.68	\$694.68	\$694.68	\$694.68	\$707.84	\$732.66	\$758.13	\$776.87	1.9%	5.5%	9.1%	11.8%	\$13.16	\$37.98	\$63.45	\$82.19
\$5 Copay																
2-Tier																
Individual	\$259.86	\$259.86	\$259.86	\$259.86	\$264.78	\$274.07	\$283.59	\$290.60	1.9%	5.5%	9.1%	11.8%	\$4.92	\$14.21	\$23.73	\$30.74
Family	\$578.66	\$578.66	\$578.66	\$578.66	\$589.63	\$610.30	\$631.51	\$647.12	1.9%	5.5%	9.1%	11.8%	\$10.97	\$31.64	\$52.85	\$68.46
3-Tier																
Individual	\$259.86	\$259.86	\$259.86	\$259.86	\$264.78	\$274.07	\$283.59	\$290.60	1.9%	5.5%	9.1%	11.8%	\$4.92	\$14.21	\$23.73	\$30.74
Two Party	\$508.19	\$508.19	\$508.19	\$508.19	\$517.82	\$535.97	\$554.60	\$568.31	1.9%	5.5%	9.1%	11.8%	\$9.63	\$27.78	\$46.41	\$60.12
Family	\$621.30	\$621.30	\$621.30	\$621.30	\$633.07	\$655.27	\$678.04	\$694.80	1.9%	5.5%	9.1%	11.8%	\$11.77	\$33.97	\$56.74	\$73.50
4-Tier																
Individual	\$259.86	\$259.86	\$259.86	\$259.86	\$264.78	\$274.07	\$283.59	\$290.60	1.9%	5.5%	9.1%	11.8%	\$4.92	\$14.21	\$23.73	\$30.74
Parent/Child(ren)	\$339.69	\$339.69	\$339.69	\$339.69	\$346.13	\$358.26	\$370.72	\$379.88	1.9%	5.5%	9.1%	11.8%	\$6.44	\$18.57	\$31.03	\$40.19
Husband/Wife	\$617.09	\$617.09	\$617.09	\$617.09	\$628.79	\$650.83	\$673.45	\$690.10	1.9%	5.5%	9.1%	11.8%	\$11.70	\$33.74	\$56.36	\$73.01
Family	\$671.11	\$671.11	\$671.11	\$671.11	\$683.82	\$707.80	\$732.40	\$750.50	1.9%	5.5%	9.1%	11.8%	\$12.71	\$36.69	\$61.29	\$79.39

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$7 Copay																
2-Tier																
Individual	\$253.48	\$253.48	\$253.48	\$253.48	\$258.28	\$267.34	\$276.63	\$283.47	1.9%	5.5%	9.1%	11.8%	\$4.80	\$13.86	\$23.15	\$29.99
Family	\$564.46	\$564.46	\$564.46	\$564.46	\$575.15	\$595.32	\$616.01	\$631.24	1.9%	5.5%	9.1%	11.8%	\$10.69	\$30.86	\$51.55	\$66.78
3-Tier																
Individual	\$253.48	\$253.48	\$253.48	\$253.48	\$258.28	\$267.34	\$276.63	\$283.47	1.9%	5.5%	9.1%	11.8%	\$4.80	\$13.86	\$23.15	\$29.99
Two Party	\$495.71	\$495.71	\$495.71	\$495.71	\$505.11	\$522.81	\$540.99	\$554.36	1.9%	5.5%	9.1%	11.8%	\$9.40	\$27.10	\$45.28	\$58.65
Family	\$606.05	\$606.05	\$606.05	\$606.05	\$617.53	\$639.18	\$661.40	\$677.75	1.9%	5.5%	9.1%	11.8%	\$11.48	\$33.13	\$55.35	\$71.70
4-Tier																
Individual	\$253.48	\$253.48	\$253.48	\$253.48	\$258.28	\$267.34	\$276.63	\$283.47	1.9%	5.5%	9.1%	11.8%	\$4.80	\$13.86	\$23.15	\$29.99
Parent/Child(ren)	\$331.36	\$331.36	\$331.36	\$331.36	\$337.63	\$349.47	\$361.62	\$370.56	1.9%	5.5%	9.1%	11.8%	\$6.27	\$18.11	\$30.26	\$39.20
Husband/Wife	\$601.95	\$601.95	\$601.95	\$601.95	\$613.35	\$634.85	\$656.92	\$673.16	1.9%	5.5%	9.1%	11.8%	\$11.40	\$32.90	\$54.97	\$71.21
Family	\$654.63	\$654.63	\$654.63	\$654.63	\$667.03	\$690.42	\$714.42	\$732.08	1.9%	5.5%	9.1%	11.8%	\$12.40	\$35.79	\$59.79	\$77.45
\$7.50 Copay																
2-Tier																
Individual	\$252.55	\$252.55	\$252.55	\$252.55	\$257.33	\$266.35	\$275.61	\$282.42	1.9%	5.5%	9.1%	11.8%	\$4.78	\$13.80	\$23.06	\$29.87
Family	\$562.38	\$562.38	\$562.38	\$562.38	\$573.03	\$593.12	\$613.74	\$628.91	1.9%	5.5%	9.1%	11.8%	\$10.65	\$30.74	\$51.36	\$66.53
3-Tier																
Individual	\$252.55	\$252.55	\$252.55	\$252.55	\$257.33	\$266.35	\$275.61	\$282.42	1.9%	5.5%	9.1%	11.8%	\$4.78	\$13.80	\$23.06	\$29.87
Two Party	\$493.89	\$493.89	\$493.89	\$493.89	\$503.24	\$520.89	\$538.99	\$552.32	1.9%	5.5%	9.1%	11.8%	\$9.35	\$27.00	\$45.10	\$58.43
Family	\$603.81	\$603.81	\$603.81	\$603.81	\$615.25	\$636.82	\$658.96	\$675.25	1.9%	5.5%	9.1%	11.8%	\$11.44	\$33.01	\$55.15	\$71.44
4-Tier																
Individual	\$252.55	\$252.55	\$252.55	\$252.55	\$257.33	\$266.35	\$275.61	\$282.42	1.9%	5.5%	9.1%	11.8%	\$4.78	\$13.80	\$23.06	\$29.87
Parent/Child(ren)	\$330.13	\$330.13	\$330.13	\$330.13	\$336.39	\$348.18	\$360.28	\$369.19	1.9%	5.5%	9.1%	11.8%	\$6.26	\$18.05	\$30.15	\$39.06
Husband/Wife	\$599.73	\$599.73	\$599.73	\$599.73	\$611.09	\$632.51	\$654.50	\$670.68	1.9%	5.5%	9.1%	11.8%	\$11.36	\$32.78	\$54.77	\$70.95
Family	\$652.22	\$652.22	\$652.22	\$652.22	\$664.57	\$687.87	\$711.78	\$729.38	1.9%	5.5%	9.1%	11.8%	\$12.35	\$35.65	\$59.56	\$77.16
\$8 Copay																
2-Tier																
Individual	\$251.61	\$251.61	\$251.61	\$251.61	\$256.38	\$265.37	\$274.59	\$281.38	1.9%	5.5%	9.1%	11.8%	\$4.77	\$13.76	\$22.98	\$29.77
Family	\$560.29	\$560.29	\$560.29	\$560.29	\$570.91	\$590.92	\$611.46	\$626.58	1.9%	5.5%	9.1%	11.8%	\$10.62	\$30.63	\$51.17	\$66.29
3-Tier																
Individual	\$251.61	\$251.61	\$251.61	\$251.61	\$256.38	\$265.37	\$274.59	\$281.38	1.9%	5.5%	9.1%	11.8%	\$4.77	\$13.76	\$22.98	\$29.77
Two Party	\$492.06	\$492.06	\$492.06	\$492.06	\$501.38	\$518.96	\$537.00	\$550.27	1.9%	5.5%	9.1%	11.8%	\$9.32	\$26.90	\$44.94	\$58.21
Family	\$601.58	\$601.58	\$601.58	\$601.58	\$612.98	\$634.47	\$656.52	\$672.75	1.9%	5.5%	9.1%	11.8%	\$11.40	\$32.89	\$54.94	\$71.17
4-Tier																
Individual	\$251.61	\$251.61	\$251.61	\$251.61	\$256.38	\$265.37	\$274.59	\$281.38	1.9%	5.5%	9.1%	11.8%	\$4.77	\$13.76	\$22.98	\$29.77
Parent/Child(ren)	\$328.91	\$328.91	\$328.91	\$328.91	\$335.14	\$346.89	\$358.95	\$367.82	1.9%	5.5%	9.1%	11.8%	\$6.23	\$17.98	\$30.04	\$38.91
Husband/Wife	\$597.51	\$597.51	\$597.51	\$597.51	\$608.83	\$630.17	\$652.07	\$668.19	1.9%	5.5%	9.1%	11.8%	\$11.32	\$32.66	\$54.56	\$70.68
Family	\$649.80	\$649.80	\$649.80	\$649.80	\$662.11	\$685.33	\$709.15	\$726.68	1.9%	5.5%	9.1%	11.8%	\$12.31	\$35.53	\$59.35	\$76.88

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$10 Copay																
2-Tier																
Individual	\$247.80	\$247.80	\$247.80	\$247.80	\$252.49	\$261.34	\$270.43	\$277.11	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.54	\$22.63	\$29.31
Family	\$551.80	\$551.80	\$551.80	\$551.80	\$562.26	\$581.97	\$602.20	\$617.09	1.9%	5.5%	9.1%	11.8%	\$10.46	\$30.17	\$50.40	\$65.29
3-Tier																
Individual	\$247.80	\$247.80	\$247.80	\$247.80	\$252.49	\$261.34	\$270.43	\$277.11	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.54	\$22.63	\$29.31
Two Party	\$484.60	\$484.60	\$484.60	\$484.60	\$493.78	\$511.09	\$528.86	\$541.93	1.9%	5.5%	9.1%	11.8%	\$9.18	\$26.49	\$44.26	\$57.33
Family	\$592.46	\$592.46	\$592.46	\$592.46	\$603.69	\$624.85	\$646.57	\$662.55	1.9%	5.5%	9.1%	11.8%	\$11.23	\$32.39	\$54.11	\$70.09
4-Tier																
Individual	\$247.80	\$247.80	\$247.80	\$247.80	\$252.49	\$261.34	\$270.43	\$277.11	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.54	\$22.63	\$29.31
Parent/Child(ren)	\$323.93	\$323.93	\$323.93	\$323.93	\$330.06	\$341.64	\$353.51	\$362.25	1.9%	5.5%	9.1%	11.8%	\$6.13	\$17.71	\$29.58	\$38.32
Husband/Wife	\$588.45	\$588.45	\$588.45	\$588.45	\$599.60	\$620.62	\$642.19	\$658.07	1.9%	5.5%	9.1%	11.8%	\$11.15	\$32.17	\$53.74	\$69.62
Family	\$639.96	\$639.96	\$639.96	\$639.96	\$652.08	\$674.94	\$698.40	\$715.67	1.9%	5.5%	9.1%	11.8%	\$12.12	\$34.98	\$58.44	\$75.71
\$12 Copay																
2-Tier																
Individual	\$241.62	\$241.62	\$241.62	\$241.62	\$246.20	\$254.83	\$263.69	\$270.21	1.9%	5.5%	9.1%	11.8%	\$4.58	\$13.21	\$22.07	\$28.59
Family	\$538.05	\$538.05	\$538.05	\$538.05	\$548.24	\$567.46	\$587.19	\$601.70	1.9%	5.5%	9.1%	11.8%	\$10.19	\$29.41	\$49.14	\$63.65
3-Tier																
Individual	\$241.62	\$241.62	\$241.62	\$241.62	\$246.20	\$254.83	\$263.69	\$270.21	1.9%	5.5%	9.1%	11.8%	\$4.58	\$13.21	\$22.07	\$28.59
Two Party	\$472.52	\$472.52	\$472.52	\$472.52	\$481.47	\$498.35	\$515.67	\$528.42	1.9%	5.5%	9.1%	11.8%	\$8.95	\$25.83	\$43.15	\$55.90
Family	\$577.69	\$577.69	\$577.69	\$577.69	\$588.64	\$609.27	\$630.45	\$646.04	1.9%	5.5%	9.1%	11.8%	\$10.95	\$31.58	\$52.76	\$68.35
4-Tier																
Individual	\$241.62	\$241.62	\$241.62	\$241.62	\$246.20	\$254.83	\$263.69	\$270.21	1.9%	5.5%	9.1%	11.8%	\$4.58	\$13.21	\$22.07	\$28.59
Parent/Child(ren)	\$315.85	\$315.85	\$315.85	\$315.85	\$321.84	\$333.12	\$344.70	\$353.22	1.9%	5.5%	9.1%	11.8%	\$5.99	\$17.27	\$28.85	\$37.37
Husband/Wife	\$573.78	\$573.78	\$573.78	\$573.78	\$584.65	\$605.15	\$626.18	\$641.66	1.9%	5.5%	9.1%	11.8%	\$10.87	\$31.37	\$52.40	\$67.88
Family	\$624.00	\$624.00	\$624.00	\$624.00	\$635.82	\$658.12	\$680.99	\$697.83	1.9%	5.5%	9.1%	11.8%	\$11.82	\$34.12	\$56.99	\$73.83
\$15 Copay																
2-Tier																
Individual	\$224.11	\$224.11	\$224.11	\$224.11	\$228.36	\$236.37	\$244.58	\$250.63	1.9%	5.5%	9.1%	11.8%	\$4.25	\$12.26	\$20.47	\$26.52
Family	\$499.06	\$499.06	\$499.06	\$499.06	\$508.52	\$526.35	\$544.64	\$558.11	1.9%	5.5%	9.1%	11.8%	\$9.46	\$27.29	\$45.58	\$59.05
3-Tier																
Individual	\$224.11	\$224.11	\$224.11	\$224.11	\$228.36	\$236.37	\$244.58	\$250.63	1.9%	5.5%	9.1%	11.8%	\$4.25	\$12.26	\$20.47	\$26.52
Two Party	\$438.28	\$438.28	\$438.28	\$438.28	\$446.59	\$462.25	\$478.31	\$490.14	1.9%	5.5%	9.1%	11.8%	\$8.31	\$23.97	\$40.03	\$51.86
Family	\$535.84	\$535.84	\$535.84	\$535.84	\$545.99	\$565.13	\$584.77	\$599.23	1.9%	5.5%	9.1%	11.8%	\$10.15	\$29.29	\$48.93	\$63.39
4-Tier																
Individual	\$224.11	\$224.11	\$224.11	\$224.11	\$228.36	\$236.37	\$244.58	\$250.63	1.9%	5.5%	9.1%	11.8%	\$4.25	\$12.26	\$20.47	\$26.52
Parent/Child(ren)	\$292.97	\$292.97	\$292.97	\$292.97	\$298.52	\$308.98	\$319.72	\$327.63	1.9%	5.5%	9.1%	11.8%	\$5.55	\$16.01	\$26.75	\$34.66
Husband/Wife	\$532.21	\$532.21	\$532.21	\$532.21	\$542.29	\$561.30	\$580.81	\$595.17	1.9%	5.5%	9.1%	11.8%	\$10.08	\$29.09	\$48.60	\$62.96
Family	\$578.79	\$578.79	\$578.79	\$578.79	\$589.76	\$610.43	\$631.65	\$647.27	1.9%	5.5%	9.1%	11.8%	\$10.97	\$31.64	\$52.86	\$68.48

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$20 Copay																
2-Tier																
Individual	\$208.29	\$208.29	\$208.29	\$208.29	\$212.24	\$219.68	\$227.32	\$232.94	1.9%	5.5%	9.1%	11.8%	\$3.95	\$11.39	\$19.03	\$24.65
Family	\$463.84	\$463.84	\$463.84	\$463.84	\$472.62	\$489.19	\$506.20	\$518.71	1.9%	5.5%	9.1%	11.8%	\$8.78	\$25.35	\$42.36	\$54.87
3-Tier																
Individual	\$208.29	\$208.29	\$208.29	\$208.29	\$212.24	\$219.68	\$227.32	\$232.94	1.9%	5.5%	9.1%	11.8%	\$3.95	\$11.39	\$19.03	\$24.65
Two Party	\$407.35	\$407.35	\$407.35	\$407.35	\$415.06	\$429.62	\$444.55	\$455.54	1.9%	5.5%	9.1%	11.8%	\$7.71	\$22.27	\$37.20	\$48.19
Family	\$498.01	\$498.01	\$498.01	\$498.01	\$507.45	\$525.24	\$543.50	\$556.93	1.9%	5.5%	9.1%	11.8%	\$9.44	\$27.23	\$45.49	\$58.92
4-Tier																
Individual	\$208.29	\$208.29	\$208.29	\$208.29	\$212.24	\$219.68	\$227.32	\$232.94	1.9%	5.5%	9.1%	11.8%	\$3.95	\$11.39	\$19.03	\$24.65
Parent/Child(ren)	\$272.29	\$272.29	\$272.29	\$272.29	\$277.45	\$287.17	\$297.15	\$304.50	1.9%	5.5%	9.1%	11.8%	\$5.16	\$14.88	\$24.86	\$32.21
Husband/Wife	\$494.64	\$494.64	\$494.64	\$494.64	\$504.01	\$521.68	\$539.82	\$553.16	1.9%	5.5%	9.1%	11.8%	\$9.37	\$27.04	\$45.18	\$58.52
Family	\$537.94	\$537.94	\$537.94	\$537.94	\$548.13	\$567.34	\$587.06	\$601.58	1.9%	5.5%	9.1%	11.8%	\$10.19	\$29.40	\$49.12	\$63.64
50/50 Copay																
2-Tier																
Individual	\$110.43	\$110.43	\$110.43	\$110.43	\$112.52	\$116.46	\$120.51	\$123.49	1.9%	5.5%	9.1%	11.8%	\$2.09	\$6.03	\$10.08	\$13.06
Family	\$245.90	\$245.90	\$245.90	\$245.90	\$250.56	\$259.34	\$268.36	\$274.99	1.9%	5.5%	9.1%	11.8%	\$4.66	\$13.44	\$22.46	\$29.09
3-Tier																
Individual	\$110.43	\$110.43	\$110.43	\$110.43	\$112.52	\$116.46	\$120.51	\$123.49	1.9%	5.5%	9.1%	11.8%	\$2.09	\$6.03	\$10.08	\$13.06
Two Party	\$215.95	\$215.95	\$215.95	\$215.95	\$220.04	\$227.76	\$235.67	\$241.50	1.9%	5.5%	9.1%	11.8%	\$4.09	\$11.81	\$19.72	\$25.55
Family	\$264.02	\$264.02	\$264.02	\$264.02	\$269.02	\$278.45	\$288.13	\$295.25	1.9%	5.5%	9.1%	11.8%	\$5.00	\$14.43	\$24.11	\$31.23
4-Tier																
Individual	\$110.43	\$110.43	\$110.43	\$110.43	\$112.52	\$116.46	\$120.51	\$123.49	1.9%	5.5%	9.1%	11.8%	\$2.09	\$6.03	\$10.08	\$13.06
Parent/Child(ren)	\$144.35	\$144.35	\$144.35	\$144.35	\$147.09	\$152.24	\$157.53	\$161.43	1.9%	5.5%	9.1%	11.8%	\$2.74	\$7.89	\$13.18	\$17.08
Husband/Wife	\$262.23	\$262.23	\$262.23	\$262.23	\$267.20	\$276.57	\$286.18	\$293.25	1.9%	5.5%	9.1%	11.8%	\$4.97	\$14.34	\$23.95	\$31.02
Family	\$285.18	\$285.18	\$285.18	\$285.18	\$290.58	\$300.77	\$311.23	\$318.92	1.9%	5.5%	9.1%	11.8%	\$5.40	\$15.59	\$26.05	\$33.74
\$2.50/\$7.50/\$7.50 Copay																
2-Tier																
Individual	\$244.77	\$244.77	\$244.77	\$244.77	\$249.41	\$258.15	\$267.13	\$273.73	1.9%	5.5%	9.1%	11.8%	\$4.64	\$13.38	\$22.36	\$28.96
Family	\$545.07	\$545.07	\$545.07	\$545.07	\$555.39	\$574.87	\$594.85	\$609.55	1.9%	5.5%	9.1%	11.8%	\$10.32	\$29.80	\$49.78	\$64.48
3-Tier																
Individual	\$244.77	\$244.77	\$244.77	\$244.77	\$249.41	\$258.15	\$267.13	\$273.73	1.9%	5.5%	9.1%	11.8%	\$4.64	\$13.38	\$22.36	\$28.96
Two Party	\$478.69	\$478.69	\$478.69	\$478.69	\$487.75	\$504.86	\$522.40	\$535.32	1.9%	5.5%	9.1%	11.8%	\$9.06	\$26.17	\$43.71	\$56.63
Family	\$585.23	\$585.23	\$585.23	\$585.23	\$596.32	\$617.23	\$638.68	\$654.47	1.9%	5.5%	9.1%	11.8%	\$11.09	\$32.00	\$53.45	\$69.24
4-Tier																
Individual	\$244.77	\$244.77	\$244.77	\$244.77	\$249.41	\$258.15	\$267.13	\$273.73	1.9%	5.5%	9.1%	11.8%	\$4.64	\$13.38	\$22.36	\$28.96
Parent/Child(ren)	\$319.97	\$319.97	\$319.97	\$319.97	\$326.03	\$337.47	\$349.20	\$357.83	1.9%	5.5%	9.1%	11.8%	\$6.06	\$17.50	\$29.23	\$37.86
Husband/Wife	\$581.27	\$581.27	\$581.27	\$581.27	\$592.28	\$613.05	\$634.35	\$650.04	1.9%	5.5%	9.1%	11.8%	\$11.01	\$31.78	\$53.08	\$68.77
Family	\$632.14	\$632.14	\$632.14	\$632.14	\$644.12	\$666.70	\$689.88	\$706.93	1.9%	5.5%	9.1%	11.8%	\$11.98	\$34.56	\$57.74	\$74.79

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$5.00/\$10.00/\$10.00 Copay																
2-Tier																
Individual	\$226.30	\$226.30	\$226.30	\$226.30	\$230.58	\$238.67	\$246.96	\$253.07	1.9%	5.5%	9.1%	11.8%	\$4.28	\$12.37	\$20.66	\$26.77
Family	\$503.92	\$503.92	\$503.92	\$503.92	\$513.47	\$531.47	\$549.94	\$563.54	1.9%	5.5%	9.1%	11.8%	\$9.55	\$27.55	\$46.02	\$59.62
3-Tier																
Individual	\$226.30	\$226.30	\$226.30	\$226.30	\$230.58	\$238.67	\$246.96	\$253.07	1.9%	5.5%	9.1%	11.8%	\$4.28	\$12.37	\$20.66	\$26.77
Two Party	\$442.55	\$442.55	\$442.55	\$442.55	\$450.93	\$466.74	\$482.97	\$494.91	1.9%	5.5%	9.1%	11.8%	\$8.38	\$24.19	\$40.42	\$52.36
Family	\$541.05	\$541.05	\$541.05	\$541.05	\$551.30	\$570.63	\$590.47	\$605.06	1.9%	5.5%	9.1%	11.8%	\$10.25	\$29.58	\$49.42	\$64.01
4-Tier																
Individual	\$226.30	\$226.30	\$226.30	\$226.30	\$230.58	\$238.67	\$246.96	\$253.07	1.9%	5.5%	9.1%	11.8%	\$4.28	\$12.37	\$20.66	\$26.77
Parent/Child(ren)	\$295.82	\$295.82	\$295.82	\$295.82	\$301.42	\$311.99	\$322.84	\$330.82	1.9%	5.5%	9.1%	11.8%	\$5.60	\$16.17	\$27.02	\$35.00
Husband/Wife	\$537.39	\$537.39	\$537.39	\$537.39	\$547.57	\$566.77	\$586.47	\$600.97	1.9%	5.5%	9.1%	11.8%	\$10.18	\$29.38	\$49.08	\$63.58
Family	\$584.43	\$584.43	\$584.43	\$584.43	\$595.50	\$616.37	\$637.80	\$653.57	1.9%	5.5%	9.1%	11.8%	\$11.07	\$31.94	\$53.37	\$69.14
\$10.00/\$15.00/\$15.00 Copay																
2-Tier																
Individual	\$206.37	\$206.37	\$206.37	\$206.37	\$210.28	\$217.65	\$225.22	\$230.78	1.9%	5.5%	9.1%	11.8%	\$3.91	\$11.28	\$18.85	\$24.41
Family	\$459.55	\$459.55	\$459.55	\$459.55	\$468.26	\$484.67	\$501.52	\$513.92	1.9%	5.5%	9.1%	11.8%	\$8.71	\$25.12	\$41.97	\$54.37
3-Tier																
Individual	\$206.37	\$206.37	\$206.37	\$206.37	\$210.28	\$217.65	\$225.22	\$230.78	1.9%	5.5%	9.1%	11.8%	\$3.91	\$11.28	\$18.85	\$24.41
Two Party	\$403.58	\$403.58	\$403.58	\$403.58	\$411.23	\$425.65	\$440.44	\$451.33	1.9%	5.5%	9.1%	11.8%	\$7.65	\$22.07	\$36.86	\$47.75
Family	\$493.41	\$493.41	\$493.41	\$493.41	\$502.76	\$520.39	\$538.47	\$551.79	1.9%	5.5%	9.1%	11.8%	\$9.35	\$26.98	\$45.06	\$58.38
4-Tier																
Individual	\$206.37	\$206.37	\$206.37	\$206.37	\$210.28	\$217.65	\$225.22	\$230.78	1.9%	5.5%	9.1%	11.8%	\$3.91	\$11.28	\$18.85	\$24.41
Parent/Child(ren)	\$269.77	\$269.77	\$269.77	\$269.77	\$274.88	\$284.52	\$294.41	\$301.69	1.9%	5.5%	9.1%	11.8%	\$5.11	\$14.75	\$24.64	\$31.92
Husband/Wife	\$490.07	\$490.07	\$490.07	\$490.07	\$499.36	\$516.86	\$534.83	\$548.05	1.9%	5.5%	9.1%	11.8%	\$9.29	\$26.79	\$44.76	\$57.98
Family	\$532.97	\$532.97	\$532.97	\$532.97	\$543.06	\$562.10	\$581.64	\$596.02	1.9%	5.5%	9.1%	11.8%	\$10.09	\$29.13	\$48.67	\$63.05
\$15.00/\$20.00/\$20.00																
2-Tier																
Individual	\$184.81	\$184.81	\$184.81	\$184.81	\$188.31	\$194.92	\$201.69	\$206.68	1.9%	5.5%	9.1%	11.8%	\$3.50	\$10.11	\$16.88	\$21.87
Family	\$411.55	\$411.55	\$411.55	\$411.55	\$419.34	\$434.05	\$449.13	\$460.23	1.9%	5.5%	9.1%	11.8%	\$7.79	\$22.50	\$37.58	\$48.68
3-Tier																
Individual	\$184.81	\$184.81	\$184.81	\$184.81	\$188.31	\$194.92	\$201.69	\$206.68	1.9%	5.5%	9.1%	11.8%	\$3.50	\$10.11	\$16.88	\$21.87
Two Party	\$361.43	\$361.43	\$361.43	\$361.43	\$368.27	\$381.18	\$394.43	\$404.18	1.9%	5.5%	9.1%	11.8%	\$6.84	\$19.75	\$33.00	\$42.75
Family	\$441.87	\$441.87	\$441.87	\$441.87	\$450.24	\$466.03	\$482.23	\$494.15	1.9%	5.5%	9.1%	11.8%	\$8.37	\$24.16	\$40.36	\$52.28
4-Tier																
Individual	\$184.81	\$184.81	\$184.81	\$184.81	\$188.31	\$194.92	\$201.69	\$206.68	1.9%	5.5%	9.1%	11.8%	\$3.50	\$10.11	\$16.88	\$21.87
Parent/Child(ren)	\$241.59	\$241.59	\$241.59	\$241.59	\$246.17	\$254.80	\$263.66	\$270.17	1.9%	5.5%	9.1%	11.8%	\$4.58	\$13.21	\$22.07	\$28.58
Husband/Wife	\$438.88	\$438.88	\$438.88	\$438.88	\$447.19	\$462.87	\$478.96	\$490.80	1.9%	5.5%	9.1%	11.8%	\$8.31	\$23.99	\$40.08	\$51.92
Family	\$477.29	\$477.29	\$477.29	\$477.29	\$486.33	\$503.39	\$520.88	\$533.76	1.9%	5.5%	9.1%	11.8%	\$9.04	\$26.10	\$43.59	\$56.47

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$10.00/\$15.00/\$30.00 Copay																
2-Tier																
Individual	\$196.27	\$196.27	\$196.27	\$196.27	\$199.99	\$207.00	\$214.19	\$219.49	1.9%	5.5%	9.1%	11.8%	\$3.72	\$10.73	\$17.92	\$23.22
Family	\$437.06	\$437.06	\$437.06	\$437.06	\$445.34	\$460.95	\$476.97	\$488.77	1.9%	5.5%	9.1%	11.8%	\$8.28	\$23.89	\$39.91	\$51.71
3-Tier																
Individual	\$196.27	\$196.27	\$196.27	\$196.27	\$199.99	\$207.00	\$214.19	\$219.49	1.9%	5.5%	9.1%	11.8%	\$3.72	\$10.73	\$17.92	\$23.22
Two Party	\$383.83	\$383.83	\$383.83	\$383.83	\$391.10	\$404.81	\$418.88	\$429.24	1.9%	5.5%	9.1%	11.8%	\$7.27	\$20.98	\$35.05	\$45.41
Family	\$469.26	\$469.26	\$469.26	\$469.26	\$478.15	\$494.92	\$512.12	\$524.78	1.9%	5.5%	9.1%	11.8%	\$8.89	\$25.66	\$42.86	\$55.52
4-Tier																
Individual	\$196.27	\$196.27	\$196.27	\$196.27	\$199.99	\$207.00	\$214.19	\$219.49	1.9%	5.5%	9.1%	11.8%	\$3.72	\$10.73	\$17.92	\$23.22
Parent/Child(ren)	\$256.57	\$256.57	\$256.57	\$256.57	\$261.43	\$270.59	\$280.00	\$286.92	1.9%	5.5%	9.1%	11.8%	\$4.86	\$14.02	\$23.43	\$30.35
Husband/Wife	\$466.09	\$466.09	\$466.09	\$466.09	\$474.92	\$491.57	\$508.65	\$521.23	1.9%	5.5%	9.1%	11.8%	\$8.83	\$25.48	\$42.56	\$55.14
Family	\$506.88	\$506.88	\$506.88	\$506.88	\$516.48	\$534.59	\$553.17	\$566.85	1.9%	5.5%	9.1%	11.8%	\$9.60	\$27.71	\$46.29	\$59.97
\$0.00 Copay w/o Contraception																
2-Tier																
Individual	\$269.34	\$269.34	\$269.34	\$269.34	\$274.44	\$284.06	\$293.93	\$301.20	1.9%	5.5%	9.1%	11.8%	\$5.10	\$14.72	\$24.59	\$31.86
Family	\$599.77	\$599.77	\$599.77	\$599.77	\$611.13	\$632.56	\$654.54	\$670.72	1.9%	5.5%	9.1%	11.8%	\$11.36	\$32.79	\$54.77	\$70.95
3-Tier																
Individual	\$269.34	\$269.34	\$269.34	\$269.34	\$274.44	\$284.06	\$293.93	\$301.20	1.9%	5.5%	9.1%	11.8%	\$5.10	\$14.72	\$24.59	\$31.86
Two Party	\$526.72	\$526.72	\$526.72	\$526.72	\$536.70	\$555.52	\$574.83	\$589.04	1.9%	5.5%	9.1%	11.8%	\$9.98	\$28.80	\$48.11	\$62.32
Family	\$643.96	\$643.96	\$643.96	\$643.96	\$656.16	\$679.17	\$702.77	\$720.14	1.9%	5.5%	9.1%	11.8%	\$12.20	\$35.21	\$58.81	\$76.18
4-Tier																
Individual	\$269.34	\$269.34	\$269.34	\$269.34	\$274.44	\$284.06	\$293.93	\$301.20	1.9%	5.5%	9.1%	11.8%	\$5.10	\$14.72	\$24.59	\$31.86
Parent/Child(ren)	\$352.08	\$352.08	\$352.08	\$352.08	\$358.75	\$371.33	\$384.24	\$393.74	1.9%	5.5%	9.1%	11.8%	\$6.67	\$19.25	\$32.16	\$41.66
Husband/Wife	\$639.60	\$639.60	\$639.60	\$639.60	\$651.72	\$674.57	\$698.01	\$715.27	1.9%	5.5%	9.1%	11.8%	\$12.12	\$34.97	\$58.41	\$75.67
Family	\$695.58	\$695.58	\$695.58	\$695.58	\$708.76	\$733.61	\$759.11	\$777.87	1.9%	5.5%	9.1%	11.8%	\$13.18	\$38.03	\$63.53	\$82.29
\$2.50 Copay w/o Contraception																
2-Tier																
Individual	\$258.10	\$258.10	\$258.10	\$258.10	\$262.99	\$272.21	\$281.67	\$288.63	1.9%	5.5%	9.1%	11.8%	\$4.89	\$14.11	\$23.57	\$30.53
Family	\$574.74	\$574.74	\$574.74	\$574.74	\$585.63	\$606.17	\$627.23	\$642.74	1.9%	5.5%	9.1%	11.8%	\$10.89	\$31.43	\$52.49	\$68.00
3-Tier																
Individual	\$258.10	\$258.10	\$258.10	\$258.10	\$262.99	\$272.21	\$281.67	\$288.63	1.9%	5.5%	9.1%	11.8%	\$4.89	\$14.11	\$23.57	\$30.53
Two Party	\$504.75	\$504.75	\$504.75	\$504.75	\$514.31	\$532.34	\$550.85	\$564.46	1.9%	5.5%	9.1%	11.8%	\$9.56	\$27.59	\$46.10	\$59.71
Family	\$617.09	\$617.09	\$617.09	\$617.09	\$628.78	\$650.83	\$673.45	\$690.10	1.9%	5.5%	9.1%	11.8%	\$11.69	\$33.74	\$56.36	\$73.01
4-Tier																
Individual	\$258.10	\$258.10	\$258.10	\$258.10	\$262.99	\$272.21	\$281.67	\$288.63	1.9%	5.5%	9.1%	11.8%	\$4.89	\$14.11	\$23.57	\$30.53
Parent/Child(ren)	\$337.39	\$337.39	\$337.39	\$337.39	\$343.79	\$355.84	\$368.21	\$377.31	1.9%	5.5%	9.1%	11.8%	\$6.40	\$18.45	\$30.82	\$39.92
Husband/Wife	\$612.92	\$612.92	\$612.92	\$612.92	\$624.53	\$646.42	\$668.89	\$685.43	1.9%	5.5%	9.1%	11.8%	\$11.61	\$33.50	\$55.97	\$72.51
Family	\$666.56	\$666.56	\$666.56	\$666.56	\$679.19	\$703.00	\$727.44	\$745.42	1.9%	5.5%	9.1%	11.8%	\$12.63	\$36.44	\$60.88	\$78.86

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$5.00 Copay w/o Contraception																
2-Tier																
Individual	\$247.17	\$247.17	\$247.17	\$247.17	\$251.86	\$260.69	\$269.75	\$276.42	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.52	\$22.58	\$29.25
Family	\$550.42	\$550.42	\$550.42	\$550.42	\$560.84	\$580.51	\$600.68	\$615.53	1.9%	5.5%	9.1%	11.8%	\$10.42	\$30.09	\$50.26	\$65.11
3-Tier																
Individual	\$247.17	\$247.17	\$247.17	\$247.17	\$251.86	\$260.69	\$269.75	\$276.42	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.52	\$22.58	\$29.25
Two Party	\$483.38	\$483.38	\$483.38	\$483.38	\$492.54	\$509.81	\$527.53	\$540.57	1.9%	5.5%	9.1%	11.8%	\$9.16	\$26.43	\$44.15	\$57.19
Family	\$590.97	\$590.97	\$590.97	\$590.97	\$602.17	\$623.28	\$644.94	\$660.89	1.9%	5.5%	9.1%	11.8%	\$11.20	\$32.31	\$53.97	\$69.92
4-Tier																
Individual	\$247.17	\$247.17	\$247.17	\$247.17	\$251.86	\$260.69	\$269.75	\$276.42	1.9%	5.5%	9.1%	11.8%	\$4.69	\$13.52	\$22.58	\$29.25
Parent/Child(ren)	\$323.11	\$323.11	\$323.11	\$323.11	\$329.23	\$340.78	\$352.62	\$361.34	1.9%	5.5%	9.1%	11.8%	\$6.12	\$17.67	\$29.51	\$38.23
Husband/Wife	\$586.97	\$586.97	\$586.97	\$586.97	\$598.09	\$619.06	\$640.58	\$656.41	1.9%	5.5%	9.1%	11.8%	\$11.12	\$32.09	\$53.61	\$69.44
Family	\$638.35	\$638.35	\$638.35	\$638.35	\$650.44	\$673.24	\$696.65	\$713.87	1.9%	5.5%	9.1%	11.8%	\$12.09	\$34.89	\$58.30	\$75.52
\$7.00 Copay w/o Contraception																
2-Tier																
Individual	\$238.78	\$238.78	\$238.78	\$238.78	\$243.30	\$251.83	\$260.59	\$267.03	1.9%	5.5%	9.1%	11.8%	\$4.52	\$13.05	\$21.81	\$28.25
Family	\$531.72	\$531.72	\$531.72	\$531.72	\$541.79	\$560.79	\$580.28	\$594.63	1.9%	5.5%	9.1%	11.8%	\$10.07	\$29.07	\$48.56	\$62.91
3-Tier																
Individual	\$238.78	\$238.78	\$238.78	\$238.78	\$243.30	\$251.83	\$260.59	\$267.03	1.9%	5.5%	9.1%	11.8%	\$4.52	\$13.05	\$21.81	\$28.25
Two Party	\$466.96	\$466.96	\$466.96	\$466.96	\$475.81	\$492.49	\$509.61	\$522.21	1.9%	5.5%	9.1%	11.8%	\$8.85	\$25.53	\$42.65	\$55.25
Family	\$570.90	\$570.90	\$570.90	\$570.90	\$581.71	\$602.11	\$623.04	\$638.44	1.9%	5.5%	9.1%	11.8%	\$10.81	\$31.21	\$52.14	\$67.54
4-Tier																
Individual	\$238.78	\$238.78	\$238.78	\$238.78	\$243.30	\$251.83	\$260.59	\$267.03	1.9%	5.5%	9.1%	11.8%	\$4.52	\$13.05	\$21.81	\$28.25
Parent/Child(ren)	\$312.14	\$312.14	\$312.14	\$312.14	\$318.05	\$329.20	\$340.64	\$349.06	1.9%	5.5%	9.1%	11.8%	\$5.91	\$17.06	\$28.50	\$36.92
Husband/Wife	\$567.03	\$567.03	\$567.03	\$567.03	\$577.78	\$598.03	\$618.82	\$634.12	1.9%	5.5%	9.1%	11.8%	\$10.75	\$31.00	\$51.79	\$67.09
Family	\$616.66	\$616.66	\$616.66	\$616.66	\$628.35	\$650.38	\$672.98	\$689.62	1.9%	5.5%	9.1%	11.8%	\$11.69	\$33.72	\$56.32	\$72.96
\$7.50 Copay w/o Contraception																
2-Tier																
Individual	\$236.76	\$236.76	\$236.76	\$236.76	\$241.25	\$249.71	\$258.39	\$264.77	1.9%	5.5%	9.1%	11.8%	\$4.49	\$12.95	\$21.63	\$28.01
Family	\$527.23	\$527.23	\$527.23	\$527.23	\$537.22	\$556.05	\$575.38	\$589.60	1.9%	5.5%	9.1%	11.8%	\$9.99	\$28.82	\$48.15	\$62.37
3-Tier																
Individual	\$236.76	\$236.76	\$236.76	\$236.76	\$241.25	\$249.71	\$258.39	\$264.77	1.9%	5.5%	9.1%	11.8%	\$4.49	\$12.95	\$21.63	\$28.01
Two Party	\$463.02	\$463.02	\$463.02	\$463.02	\$471.79	\$488.33	\$505.31	\$517.80	1.9%	5.5%	9.1%	11.8%	\$8.77	\$25.31	\$42.29	\$54.78
Family	\$566.08	\$566.08	\$566.08	\$566.08	\$576.80	\$597.03	\$617.78	\$633.05	1.9%	5.5%	9.1%	11.8%	\$10.72	\$30.95	\$51.70	\$66.97
4-Tier																
Individual	\$236.76	\$236.76	\$236.76	\$236.76	\$241.25	\$249.71	\$258.39	\$264.77	1.9%	5.5%	9.1%	11.8%	\$4.49	\$12.95	\$21.63	\$28.01
Parent/Child(ren)	\$309.50	\$309.50	\$309.50	\$309.50	\$315.36	\$326.42	\$337.77	\$346.12	1.9%	5.5%	9.1%	11.8%	\$5.86	\$16.92	\$28.27	\$36.62
Husband/Wife	\$562.25	\$562.25	\$562.25	\$562.25	\$572.90	\$592.98	\$613.59	\$628.76	1.9%	5.5%	9.1%	11.8%	\$10.65	\$30.73	\$51.34	\$66.51
Family	\$611.46	\$611.46	\$611.46	\$611.46	\$623.04	\$644.88	\$667.30	\$683.80	1.9%	5.5%	9.1%	11.8%	\$11.58	\$33.42	\$55.84	\$72.34

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$8.00 Copay w/o Contraception																
2-Tier																
Individual	\$234.76	\$234.76	\$234.76	\$234.76	\$239.21	\$247.60	\$256.20	\$262.54	1.9%	5.5%	9.1%	11.8%	\$4.45	\$12.84	\$21.44	\$27.78
Family	\$522.78	\$522.78	\$522.78	\$522.78	\$532.68	\$551.36	\$570.53	\$584.63	1.9%	5.5%	9.1%	11.8%	\$9.90	\$28.58	\$47.75	\$61.85
3-Tier																
Individual	\$234.76	\$234.76	\$234.76	\$234.76	\$239.21	\$247.60	\$256.20	\$262.54	1.9%	5.5%	9.1%	11.8%	\$4.45	\$12.84	\$21.44	\$27.78
Two Party	\$459.11	\$459.11	\$459.11	\$459.11	\$467.81	\$484.21	\$501.04	\$513.43	1.9%	5.5%	9.1%	11.8%	\$8.70	\$25.10	\$41.93	\$54.32
Family	\$561.30	\$561.30	\$561.30	\$561.30	\$571.94	\$591.99	\$612.56	\$627.71	1.9%	5.5%	9.1%	11.8%	\$10.64	\$30.69	\$51.26	\$66.41
4-Tier																
Individual	\$234.76	\$234.76	\$234.76	\$234.76	\$239.21	\$247.60	\$256.20	\$262.54	1.9%	5.5%	9.1%	11.8%	\$4.45	\$12.84	\$21.44	\$27.78
Parent/Child(ren)	\$306.89	\$306.89	\$306.89	\$306.89	\$312.70	\$323.67	\$334.92	\$343.20	1.9%	5.5%	9.1%	11.8%	\$5.81	\$16.78	\$28.03	\$36.31
Husband/Wife	\$557.50	\$557.50	\$557.50	\$557.50	\$568.06	\$587.98	\$608.42	\$623.46	1.9%	5.5%	9.1%	11.8%	\$10.56	\$30.48	\$50.92	\$65.96
Family	\$606.30	\$606.30	\$606.30	\$606.30	\$617.78	\$639.44	\$661.67	\$678.03	1.9%	5.5%	9.1%	11.8%	\$11.48	\$33.14	\$55.37	\$71.73
\$10.00 Copay w/o Contraception																
2-Tier																
Individual	\$226.86	\$226.86	\$226.86	\$226.86	\$231.16	\$239.27	\$247.58	\$253.70	1.9%	5.5%	9.1%	11.8%	\$4.30	\$12.41	\$20.72	\$26.84
Family	\$505.19	\$505.19	\$505.19	\$505.19	\$514.76	\$532.81	\$551.33	\$564.95	1.9%	5.5%	9.1%	11.8%	\$9.57	\$27.62	\$46.14	\$59.76
3-Tier																
Individual	\$226.86	\$226.86	\$226.86	\$226.86	\$231.16	\$239.27	\$247.58	\$253.70	1.9%	5.5%	9.1%	11.8%	\$4.30	\$12.41	\$20.72	\$26.84
Two Party	\$443.66	\$443.66	\$443.66	\$443.66	\$452.07	\$467.92	\$484.18	\$496.15	1.9%	5.5%	9.1%	11.8%	\$8.41	\$24.26	\$40.52	\$52.49
Family	\$542.41	\$542.41	\$542.41	\$542.41	\$552.69	\$572.06	\$591.95	\$606.58	1.9%	5.5%	9.1%	11.8%	\$10.28	\$29.65	\$49.54	\$64.17
4-Tier																
Individual	\$226.86	\$226.86	\$226.86	\$226.86	\$231.16	\$239.27	\$247.58	\$253.70	1.9%	5.5%	9.1%	11.8%	\$4.30	\$12.41	\$20.72	\$26.84
Parent/Child(ren)	\$296.56	\$296.56	\$296.56	\$296.56	\$302.18	\$312.77	\$323.65	\$331.65	1.9%	5.5%	9.1%	11.8%	\$5.62	\$16.21	\$27.09	\$35.09
Husband/Wife	\$538.74	\$538.74	\$538.74	\$538.74	\$548.95	\$568.19	\$587.94	\$602.47	1.9%	5.5%	9.1%	11.8%	\$10.21	\$29.45	\$49.20	\$63.73
Family	\$585.89	\$585.89	\$585.89	\$585.89	\$596.99	\$617.92	\$639.40	\$655.21	1.9%	5.5%	9.1%	11.8%	\$11.10	\$32.03	\$53.51	\$69.32
\$12.00 Copay w/o Contraception																
2-Tier																
Individual	\$219.13	\$219.13	\$219.13	\$219.13	\$223.28	\$231.11	\$239.14	\$245.05	1.9%	5.5%	9.1%	11.8%	\$4.15	\$11.98	\$20.01	\$25.92
Family	\$487.96	\$487.96	\$487.96	\$487.96	\$497.21	\$514.64	\$532.53	\$545.69	1.9%	5.5%	9.1%	11.8%	\$9.25	\$26.68	\$44.57	\$57.73
3-Tier																
Individual	\$219.13	\$219.13	\$219.13	\$219.13	\$223.28	\$231.11	\$239.14	\$245.05	1.9%	5.5%	9.1%	11.8%	\$4.15	\$11.98	\$20.01	\$25.92
Two Party	\$428.53	\$428.53	\$428.53	\$428.53	\$436.65	\$451.96	\$467.67	\$479.23	1.9%	5.5%	9.1%	11.8%	\$8.12	\$23.43	\$39.14	\$50.70
Family	\$523.92	\$523.92	\$523.92	\$523.92	\$533.84	\$552.56	\$571.76	\$585.90	1.9%	5.5%	9.1%	11.8%	\$9.92	\$28.64	\$47.84	\$61.98
4-Tier																
Individual	\$219.13	\$219.13	\$219.13	\$219.13	\$223.28	\$231.11	\$239.14	\$245.05	1.9%	5.5%	9.1%	11.8%	\$4.15	\$11.98	\$20.01	\$25.92
Parent/Child(ren)	\$286.45	\$286.45	\$286.45	\$286.45	\$291.88	\$302.11	\$312.61	\$320.34	1.9%	5.5%	9.1%	11.8%	\$5.43	\$15.66	\$26.16	\$33.89
Husband/Wife	\$520.37	\$520.37	\$520.37	\$520.37	\$530.23	\$548.82	\$567.89	\$581.93	1.9%	5.5%	9.1%	11.8%	\$9.86	\$28.45	\$47.52	\$61.56
Family	\$565.91	\$565.91	\$565.91	\$565.91	\$576.64	\$596.85	\$617.60	\$632.87	1.9%	5.5%	9.1%	11.8%	\$10.73	\$30.94	\$51.69	\$66.96

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$15.00 Copay w/o Contraception																
2-Tier																
Individual	\$201.38	\$201.38	\$201.38	\$201.38	\$205.20	\$212.39	\$219.78	\$225.21	1.9%	5.5%	9.1%	11.8%	\$3.82	\$11.01	\$18.40	\$23.83
Family	\$448.45	\$448.45	\$448.45	\$448.45	\$456.94	\$472.96	\$489.40	\$501.50	1.9%	5.5%	9.1%	11.8%	\$8.49	\$24.51	\$40.95	\$53.05
3-Tier																
Individual	\$201.38	\$201.38	\$201.38	\$201.38	\$205.20	\$212.39	\$219.78	\$225.21	1.9%	5.5%	9.1%	11.8%	\$3.82	\$11.01	\$18.40	\$23.83
Two Party	\$393.83	\$393.83	\$393.83	\$393.83	\$401.29	\$415.36	\$429.80	\$440.42	1.9%	5.5%	9.1%	11.8%	\$7.46	\$21.53	\$35.97	\$46.59
Family	\$481.49	\$481.49	\$481.49	\$481.49	\$490.61	\$507.81	\$525.46	\$538.45	1.9%	5.5%	9.1%	11.8%	\$9.12	\$26.32	\$43.97	\$56.96
4-Tier																
Individual	\$201.38	\$201.38	\$201.38	\$201.38	\$205.20	\$212.39	\$219.78	\$225.21	1.9%	5.5%	9.1%	11.8%	\$3.82	\$11.01	\$18.40	\$23.83
Parent/Child(ren)	\$263.25	\$263.25	\$263.25	\$263.25	\$268.24	\$277.65	\$287.30	\$294.40	1.9%	5.5%	9.1%	11.8%	\$4.99	\$14.40	\$24.05	\$31.15
Husband/Wife	\$478.23	\$478.23	\$478.23	\$478.23	\$487.29	\$504.38	\$521.91	\$534.81	1.9%	5.5%	9.1%	11.8%	\$9.06	\$26.15	\$43.68	\$56.58
Family	\$520.09	\$520.09	\$520.09	\$520.09	\$529.94	\$548.52	\$567.59	\$581.62	1.9%	5.5%	9.1%	11.8%	\$9.85	\$28.43	\$47.50	\$61.53
\$20.00 Copay w/o Contraception																
2-Tier																
Individual	\$183.79	\$183.79	\$183.79	\$183.79	\$187.27	\$193.83	\$200.57	\$205.53	1.9%	5.5%	9.1%	11.8%	\$3.48	\$10.04	\$16.78	\$21.74
Family	\$409.26	\$409.26	\$409.26	\$409.26	\$417.01	\$431.63	\$446.64	\$457.68	1.9%	5.5%	9.1%	11.8%	\$7.75	\$22.37	\$37.38	\$48.42
3-Tier																
Individual	\$183.79	\$183.79	\$183.79	\$183.79	\$187.27	\$193.83	\$200.57	\$205.53	1.9%	5.5%	9.1%	11.8%	\$3.48	\$10.04	\$16.78	\$21.74
Two Party	\$359.42	\$359.42	\$359.42	\$359.42	\$366.23	\$379.07	\$392.24	\$401.94	1.9%	5.5%	9.1%	11.8%	\$6.81	\$19.65	\$32.82	\$42.52
Family	\$439.42	\$439.42	\$439.42	\$439.42	\$447.74	\$463.44	\$479.55	\$491.40	1.9%	5.5%	9.1%	11.8%	\$8.32	\$24.02	\$40.13	\$51.98
4-Tier																
Individual	\$183.79	\$183.79	\$183.79	\$183.79	\$187.27	\$193.83	\$200.57	\$205.53	1.9%	5.5%	9.1%	11.8%	\$3.48	\$10.04	\$16.78	\$21.74
Parent/Child(ren)	\$240.25	\$240.25	\$240.25	\$240.25	\$244.80	\$253.38	\$262.19	\$268.67	1.9%	5.5%	9.1%	11.8%	\$4.55	\$13.13	\$21.94	\$28.42
Husband/Wife	\$436.44	\$436.44	\$436.44	\$436.44	\$444.71	\$460.30	\$476.30	\$488.07	1.9%	5.5%	9.1%	11.8%	\$8.27	\$23.86	\$39.86	\$51.63
Family	\$474.64	\$474.64	\$474.64	\$474.64	\$483.63	\$500.59	\$517.99	\$530.79	1.9%	5.5%	9.1%	11.8%	\$8.99	\$25.95	\$43.35	\$56.15
50/50 Copay w/o Contraception																
2-Tier																
Individual	\$94.26	\$94.26	\$94.26	\$94.26	\$96.04	\$99.41	\$102.87	\$105.41	1.9%	5.5%	9.1%	11.8%	\$1.78	\$5.15	\$8.61	\$11.15
Family	\$209.90	\$209.90	\$209.90	\$209.90	\$213.87	\$221.37	\$229.07	\$234.73	1.9%	5.5%	9.1%	11.8%	\$3.97	\$11.47	\$19.17	\$24.83
3-Tier																
Individual	\$94.26	\$94.26	\$94.26	\$94.26	\$96.04	\$99.41	\$102.87	\$105.41	1.9%	5.5%	9.1%	11.8%	\$1.78	\$5.15	\$8.61	\$11.15
Two Party	\$184.33	\$184.33	\$184.33	\$184.33	\$187.83	\$194.41	\$201.17	\$206.14	1.9%	5.5%	9.1%	11.8%	\$3.50	\$10.08	\$16.84	\$21.81
Family	\$225.36	\$225.36	\$225.36	\$225.36	\$229.63	\$237.68	\$245.94	\$252.02	1.9%	5.5%	9.1%	11.8%	\$4.27	\$12.32	\$20.58	\$26.66
4-Tier																
Individual	\$94.26	\$94.26	\$94.26	\$94.26	\$96.04	\$99.41	\$102.87	\$105.41	1.9%	5.5%	9.1%	11.8%	\$1.78	\$5.15	\$8.61	\$11.15
Parent/Child(ren)	\$123.22	\$123.22	\$123.22	\$123.22	\$125.55	\$129.95	\$134.47	\$137.79	1.9%	5.5%	9.1%	11.8%	\$2.33	\$6.73	\$11.25	\$14.57
Husband/Wife	\$223.84	\$223.84	\$223.84	\$223.84	\$228.08	\$236.07	\$244.28	\$250.32	1.9%	5.5%	9.1%	11.8%	\$4.24	\$12.23	\$20.44	\$26.48
Family	\$243.43	\$243.43	\$243.43	\$243.43	\$248.04	\$256.74	\$265.66	\$272.23	1.9%	5.5%	9.1%	11.8%	\$4.61	\$13.31	\$22.23	\$28.80

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$2.50/\$7.50 Gen/Brand Copay w/o Contraception																
2-Tier																
Individual	\$232.01	\$232.01	\$232.01	\$232.01	\$236.41	\$244.70	\$253.20	\$259.46	1.9%	5.5%	9.1%	11.8%	\$4.40	\$12.69	\$21.19	\$27.45
Family	\$516.66	\$516.66	\$516.66	\$516.66	\$526.45	\$544.90	\$563.84	\$577.78	1.9%	5.5%	9.1%	11.8%	\$9.79	\$28.24	\$47.18	\$61.12
3-Tier																
Individual	\$232.01	\$232.01	\$232.01	\$232.01	\$236.41	\$244.70	\$253.20	\$259.46	1.9%	5.5%	9.1%	11.8%	\$4.40	\$12.69	\$21.19	\$27.45
Two Party	\$453.74	\$453.74	\$453.74	\$453.74	\$462.33	\$478.54	\$495.17	\$507.41	1.9%	5.5%	9.1%	11.8%	\$8.59	\$24.80	\$41.43	\$53.67
Family	\$554.73	\$554.73	\$554.73	\$554.73	\$565.24	\$585.05	\$605.39	\$620.35	1.9%	5.5%	9.1%	11.8%	\$10.51	\$30.32	\$50.66	\$65.62
4-Tier																
Individual	\$232.01	\$232.01	\$232.01	\$232.01	\$236.41	\$244.70	\$253.20	\$259.46	1.9%	5.5%	9.1%	11.8%	\$4.40	\$12.69	\$21.19	\$27.45
Parent/Child(ren)	\$303.29	\$303.29	\$303.29	\$303.29	\$309.04	\$319.88	\$330.99	\$339.18	1.9%	5.5%	9.1%	11.8%	\$5.75	\$16.59	\$27.70	\$35.89
Husband/Wife	\$550.97	\$550.97	\$550.97	\$550.97	\$561.41	\$581.09	\$601.29	\$616.15	1.9%	5.5%	9.1%	11.8%	\$10.44	\$30.12	\$50.32	\$65.18
Family	\$599.20	\$599.20	\$599.20	\$599.20	\$610.55	\$631.95	\$653.92	\$670.08	1.9%	5.5%	9.1%	11.8%	\$11.35	\$32.75	\$54.72	\$70.88
\$5.00/\$10.00 Gen/Brand Copay w/o Contraception																
2-Tier																
Individual	\$214.36	\$214.36	\$214.36	\$214.36	\$218.42	\$226.08	\$233.94	\$239.72	1.9%	5.5%	9.1%	11.8%	\$4.06	\$11.72	\$19.58	\$25.36
Family	\$477.35	\$477.35	\$477.35	\$477.35	\$486.39	\$503.44	\$520.94	\$533.82	1.9%	5.5%	9.1%	11.8%	\$9.04	\$26.09	\$43.59	\$56.47
3-Tier																
Individual	\$214.36	\$214.36	\$214.36	\$214.36	\$218.42	\$226.08	\$233.94	\$239.72	1.9%	5.5%	9.1%	11.8%	\$4.06	\$11.72	\$19.58	\$25.36
Two Party	\$419.21	\$419.21	\$419.21	\$419.21	\$427.15	\$442.13	\$457.50	\$468.81	1.9%	5.5%	9.1%	11.8%	\$7.94	\$22.92	\$38.29	\$49.60
Family	\$512.52	\$512.52	\$512.52	\$512.52	\$522.23	\$540.54	\$559.33	\$573.16	1.9%	5.5%	9.1%	11.8%	\$9.71	\$28.02	\$46.81	\$60.64
4-Tier																
Individual	\$214.36	\$214.36	\$214.36	\$214.36	\$218.42	\$226.08	\$233.94	\$239.72	1.9%	5.5%	9.1%	11.8%	\$4.06	\$11.72	\$19.58	\$25.36
Parent/Child(ren)	\$280.22	\$280.22	\$280.22	\$280.22	\$285.53	\$295.54	\$305.81	\$313.37	1.9%	5.5%	9.1%	11.8%	\$5.31	\$15.32	\$25.59	\$33.15
Husband/Wife	\$509.05	\$509.05	\$509.05	\$509.05	\$518.69	\$536.88	\$555.54	\$569.27	1.9%	5.5%	9.1%	11.8%	\$9.64	\$27.83	\$46.49	\$60.22
Family	\$553.61	\$553.61	\$553.61	\$553.61	\$564.09	\$583.87	\$604.17	\$619.10	1.9%	5.5%	9.1%	11.8%	\$10.48	\$30.26	\$50.56	\$65.49
\$10.00/\$15.00 Gen/Brand Copay w/o Contraception																
2-Tier																
Individual	\$188.09	\$188.09	\$188.09	\$188.09	\$191.66	\$198.38	\$205.27	\$210.35	1.9%	5.5%	9.1%	11.8%	\$3.57	\$10.29	\$17.18	\$22.26
Family	\$418.85	\$418.85	\$418.85	\$418.85	\$426.79	\$441.75	\$457.11	\$468.41	1.9%	5.5%	9.1%	11.8%	\$7.94	\$22.90	\$38.26	\$49.56
3-Tier																
Individual	\$188.09	\$188.09	\$188.09	\$188.09	\$191.66	\$198.38	\$205.27	\$210.35	1.9%	5.5%	9.1%	11.8%	\$3.57	\$10.29	\$17.18	\$22.26
Two Party	\$367.84	\$367.84	\$367.84	\$367.84	\$374.81	\$387.95	\$401.44	\$411.36	1.9%	5.5%	9.1%	11.8%	\$6.97	\$20.11	\$33.60	\$43.52
Family	\$449.72	\$449.72	\$449.72	\$449.72	\$458.24	\$474.30	\$490.79	\$502.92	1.9%	5.5%	9.1%	11.8%	\$8.52	\$24.58	\$41.07	\$53.20
4-Tier																
Individual	\$188.09	\$188.09	\$188.09	\$188.09	\$191.66	\$198.38	\$205.27	\$210.35	1.9%	5.5%	9.1%	11.8%	\$3.57	\$10.29	\$17.18	\$22.26
Parent/Child(ren)	\$245.88	\$245.88	\$245.88	\$245.88	\$250.54	\$259.32	\$268.34	\$274.97	1.9%	5.5%	9.1%	11.8%	\$4.66	\$13.44	\$22.46	\$29.09
Husband/Wife	\$446.67	\$446.67	\$446.67	\$446.67	\$455.13	\$471.09	\$487.46	\$499.51	1.9%	5.5%	9.1%	11.8%	\$8.46	\$24.42	\$40.79	\$52.84
Family	\$485.77	\$485.77	\$485.77	\$485.77	\$494.97	\$512.32	\$530.13	\$543.24	1.9%	5.5%	9.1%	11.8%	\$9.20	\$26.55	\$44.36	\$57.47

New York Upstate Large Group Rate Comparison

Pharmacy Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
\$15.00/\$20.00 Gen/Brand Copay w/o Contraception																
2-Tier																
Individual	\$165.31	\$165.31	\$165.31	\$165.31	\$168.44	\$174.35	\$180.41	\$184.87	1.9%	5.5%	9.1%	11.8%	\$3.13	\$9.04	\$15.10	\$19.56
Family	\$368.11	\$368.11	\$368.11	\$368.11	\$375.09	\$388.24	\$401.73	\$411.66	1.9%	5.5%	9.1%	11.8%	\$6.98	\$20.13	\$33.62	\$43.55
3-Tier																
Individual	\$165.31	\$165.31	\$165.31	\$165.31	\$168.44	\$174.35	\$180.41	\$184.87	1.9%	5.5%	9.1%	11.8%	\$3.13	\$9.04	\$15.10	\$19.56
Two Party	\$323.28	\$323.28	\$323.28	\$323.28	\$329.41	\$340.96	\$352.81	\$361.53	1.9%	5.5%	9.1%	11.8%	\$6.13	\$17.68	\$29.53	\$38.25
Family	\$395.24	\$395.24	\$395.24	\$395.24	\$402.73	\$416.85	\$431.33	\$442.00	1.9%	5.5%	9.1%	11.8%	\$7.49	\$21.61	\$36.09	\$46.76
4-Tier																
Individual	\$165.31	\$165.31	\$165.31	\$165.31	\$168.44	\$174.35	\$180.41	\$184.87	1.9%	5.5%	9.1%	11.8%	\$3.13	\$9.04	\$15.10	\$19.56
Parent/Child(ren)	\$216.09	\$216.09	\$216.09	\$216.09	\$220.19	\$227.91	\$235.83	\$241.66	1.9%	5.5%	9.1%	11.8%	\$4.10	\$11.82	\$19.74	\$25.57
Husband/Wife	\$392.56	\$392.56	\$392.56	\$392.56	\$400.00	\$414.02	\$428.41	\$439.00	1.9%	5.5%	9.1%	11.8%	\$7.44	\$21.46	\$35.85	\$46.44
Family	\$426.92	\$426.92	\$426.92	\$426.92	\$435.01	\$450.26	\$465.91	\$477.43	1.9%	5.5%	9.1%	11.8%	\$8.09	\$23.34	\$38.99	\$50.51
\$10.00/\$15.00/\$30.00 Copay w/o Contraception																
2-Tier																
Individual	\$178.73	\$178.73	\$178.73	\$178.73	\$182.11	\$188.50	\$195.05	\$199.87	1.9%	5.5%	9.1%	11.8%	\$3.38	\$9.77	\$16.32	\$21.14
Family	\$397.99	\$397.99	\$397.99	\$397.99	\$405.53	\$419.75	\$434.34	\$445.08	1.9%	5.5%	9.1%	11.8%	\$7.54	\$21.76	\$36.35	\$47.09
3-Tier																
Individual	\$178.73	\$178.73	\$178.73	\$178.73	\$182.11	\$188.50	\$195.05	\$199.87	1.9%	5.5%	9.1%	11.8%	\$3.38	\$9.77	\$16.32	\$21.14
Two Party	\$349.52	\$349.52	\$349.52	\$349.52	\$356.15	\$368.63	\$381.44	\$390.87	1.9%	5.5%	9.1%	11.8%	\$6.63	\$19.11	\$31.92	\$41.35
Family	\$427.32	\$427.32	\$427.32	\$427.32	\$435.42	\$450.68	\$466.35	\$477.87	1.9%	5.5%	9.1%	11.8%	\$8.10	\$23.36	\$39.03	\$50.55
4-Tier																
Individual	\$178.73	\$178.73	\$178.73	\$178.73	\$182.11	\$188.50	\$195.05	\$199.87	1.9%	5.5%	9.1%	11.8%	\$3.38	\$9.77	\$16.32	\$21.14
Parent/Child(ren)	\$233.64	\$233.64	\$233.64	\$233.64	\$238.06	\$246.41	\$254.97	\$261.28	1.9%	5.5%	9.1%	11.8%	\$4.42	\$12.77	\$21.33	\$27.64
Husband/Wife	\$424.43	\$424.43	\$424.43	\$424.43	\$432.47	\$447.63	\$463.19	\$474.64	1.9%	5.5%	9.1%	11.8%	\$8.04	\$23.20	\$38.76	\$50.21
Family	\$461.58	\$461.58	\$461.58	\$461.58	\$470.32	\$486.81	\$503.73	\$516.18	1.9%	5.5%	9.1%	11.8%	\$8.74	\$25.23	\$42.15	\$54.60

New York Upstate Large Group Rate Comparison

Other Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Dental																
2-Tier																
Individual	\$15.22	\$15.22	\$15.22	\$15.22	\$15.51	\$16.05	\$16.61	\$17.01	1.9%	5.5%	9.1%	11.8%	\$0.29	\$0.83	\$1.39	\$1.79
Family	\$52.13	\$52.13	\$52.13	\$52.13	\$53.11	\$54.99	\$56.89	\$58.27	1.9%	5.5%	9.1%	11.8%	\$0.98	\$2.86	\$4.76	\$6.14
3-Tier																
Individual	\$15.22	\$15.22	\$15.22	\$15.22	\$15.51	\$16.05	\$16.61	\$17.01	1.9%	5.5%	9.1%	11.8%	\$0.29	\$0.83	\$1.39	\$1.79
Two Party	\$30.33	\$30.33	\$30.33	\$30.33	\$30.90	\$31.99	\$33.10	\$33.90	1.9%	5.5%	9.1%	11.8%	\$0.57	\$1.66	\$2.77	\$3.57
Family	\$61.06	\$61.06	\$61.06	\$61.06	\$62.21	\$64.40	\$66.64	\$68.25	1.9%	5.5%	9.1%	11.8%	\$1.15	\$3.34	\$5.58	\$7.19
4-Tier																
Individual	\$15.22	\$15.22	\$15.22	\$15.22	\$15.51	\$16.05	\$16.61	\$17.01	1.9%	5.5%	9.1%	11.8%	\$0.29	\$0.83	\$1.39	\$1.79
Parent/Child(ren)	\$42.02	\$42.02	\$42.02	\$42.02	\$42.81	\$44.32	\$45.85	\$46.96	1.9%	5.5%	9.1%	11.8%	\$0.79	\$2.30	\$3.83	\$4.94
Husband/Wife	\$30.56	\$30.56	\$30.56	\$30.56	\$31.13	\$32.23	\$33.35	\$34.15	1.9%	5.5%	9.1%	11.7%	\$0.57	\$1.67	\$2.79	\$3.59
Family	\$62.85	\$62.85	\$62.85	\$62.85	\$64.03	\$66.28	\$68.59	\$70.24	1.9%	5.5%	9.1%	11.8%	\$1.18	\$3.43	\$5.74	\$7.39
Low Option Vision \$35																
2-Tier																
Individual	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.27	\$0.28	\$0.29	0.0%	3.8%	7.7%	11.5%	\$0.00	\$0.01	\$0.02	\$0.03
Family	\$0.75	\$0.75	\$0.75	\$0.75	\$0.76	\$0.79	\$0.81	\$0.83	1.3%	5.3%	8.0%	10.7%	\$0.01	\$0.04	\$0.06	\$0.08
3-Tier																
Individual	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.27	\$0.28	\$0.29	0.0%	3.8%	7.7%	11.5%	\$0.00	\$0.01	\$0.02	\$0.03
Two Party	\$0.61	\$0.61	\$0.61	\$0.61	\$0.62	\$0.64	\$0.66	\$0.68	1.6%	4.9%	8.2%	11.5%	\$0.01	\$0.03	\$0.05	\$0.07
Family	\$0.86	\$0.86	\$0.86	\$0.86	\$0.88	\$0.91	\$0.94	\$0.96	2.3%	5.8%	9.3%	11.6%	\$0.02	\$0.05	\$0.08	\$0.10
4-Tier																
Individual	\$0.26	\$0.26	\$0.26	\$0.26	\$0.26	\$0.27	\$0.28	\$0.29	0.0%	3.8%	7.7%	11.5%	\$0.00	\$0.01	\$0.02	\$0.03
Parent/Child(ren)	\$0.58	\$0.58	\$0.58	\$0.58	\$0.59	\$0.61	\$0.63	\$0.65	1.7%	5.2%	8.6%	12.1%	\$0.01	\$0.03	\$0.05	\$0.07
Husband/Wife	\$0.61	\$0.61	\$0.61	\$0.61	\$0.63	\$0.65	\$0.67	\$0.69	3.3%	6.6%	9.8%	13.1%	\$0.02	\$0.04	\$0.06	\$0.08
Family	\$0.91	\$0.91	\$0.91	\$0.91	\$0.93	\$0.96	\$0.99	\$1.02	2.2%	5.5%	8.8%	12.1%	\$0.02	\$0.05	\$0.08	\$0.11
Low Option Vision \$70																
2-Tier																
Individual	\$0.58	\$0.58	\$0.58	\$0.58	\$0.59	\$0.61	\$0.63	\$0.65	1.7%	5.2%	8.6%	12.1%	\$0.01	\$0.03	\$0.05	\$0.07
Family	\$1.68	\$1.68	\$1.68	\$1.68	\$1.71	\$1.77	\$1.83	\$1.87	1.8%	5.4%	8.9%	11.3%	\$0.03	\$0.09	\$0.15	\$0.19
3-Tier																
Individual	\$0.58	\$0.58	\$0.58	\$0.58	\$0.59	\$0.61	\$0.63	\$0.65	1.7%	5.2%	8.6%	12.1%	\$0.01	\$0.03	\$0.05	\$0.07
Two Party	\$1.36	\$1.36	\$1.36	\$1.36	\$1.39	\$1.44	\$1.49	\$1.52	2.2%	5.9%	9.6%	11.8%	\$0.03	\$0.08	\$0.13	\$0.16
Family	\$1.94	\$1.94	\$1.94	\$1.94	\$1.97	\$2.04	\$2.11	\$2.17	1.5%	5.2%	8.8%	11.9%	\$0.03	\$0.10	\$0.17	\$0.23
4-Tier																
Individual	\$0.58	\$0.58	\$0.58	\$0.58	\$0.59	\$0.61	\$0.63	\$0.65	1.7%	5.2%	8.6%	12.1%	\$0.01	\$0.03	\$0.05	\$0.07
Parent/Child(ren)	\$1.30	\$1.30	\$1.30	\$1.30	\$1.33	\$1.37	\$1.42	\$1.45	2.3%	5.4%	9.2%	11.5%	\$0.03	\$0.07	\$0.12	\$0.15
Husband/Wife	\$1.38	\$1.38	\$1.38	\$1.38	\$1.41	\$1.46	\$1.51	\$1.55	2.2%	5.8%	9.4%	12.3%	\$0.03	\$0.08	\$0.13	\$0.17
Family	\$2.05	\$2.05	\$2.05	\$2.05	\$2.09	\$2.16	\$2.23	\$2.29	2.0%	5.4%	8.8%	11.7%	\$0.04	\$0.11	\$0.18	\$0.24

New York Upstate Large Group Rate Comparison

Other Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Low Option Vision \$100																
2-Tier																
Individual	\$0.90	\$0.90	\$0.90	\$0.90	\$0.92	\$0.95	\$0.98	\$1.01	2.2%	5.6%	8.9%	12.2%	\$0.02	\$0.05	\$0.08	\$0.11
Family	\$2.61	\$2.61	\$2.61	\$2.61	\$2.66	\$2.75	\$2.85	\$2.92	1.9%	5.4%	9.2%	11.9%	\$0.05	\$0.14	\$0.24	\$0.31
3-Tier																
Individual	\$0.90	\$0.90	\$0.90	\$0.90	\$0.92	\$0.95	\$0.98	\$1.01	2.2%	5.6%	8.9%	12.2%	\$0.02	\$0.05	\$0.08	\$0.11
Two Party	\$2.12	\$2.12	\$2.12	\$2.12	\$2.16	\$2.24	\$2.31	\$2.37	1.9%	5.7%	9.0%	11.8%	\$0.04	\$0.12	\$0.19	\$0.25
Family	\$3.01	\$3.01	\$3.01	\$3.01	\$3.07	\$3.18	\$3.29	\$3.37	2.0%	5.6%	9.3%	12.0%	\$0.06	\$0.17	\$0.28	\$0.36
4-Tier																
Individual	\$0.90	\$0.90	\$0.90	\$0.90	\$0.92	\$0.95	\$0.98	\$1.01	2.2%	5.6%	8.9%	12.2%	\$0.02	\$0.05	\$0.08	\$0.11
Parent/Child(ren)	\$2.02	\$2.02	\$2.02	\$2.02	\$2.06	\$2.13	\$2.21	\$2.26	2.0%	5.4%	9.4%	11.9%	\$0.04	\$0.11	\$0.19	\$0.24
Husband/Wife	\$2.15	\$2.15	\$2.15	\$2.15	\$2.19	\$2.27	\$2.35	\$2.41	1.9%	5.6%	9.3%	12.1%	\$0.04	\$0.12	\$0.20	\$0.26
Family	\$3.19	\$3.19	\$3.19	\$3.19	\$3.25	\$3.36	\$3.48	\$3.56	1.9%	5.3%	9.1%	11.6%	\$0.06	\$0.17	\$0.29	\$0.37
Low Option Vision \$125																
2-Tier																
Individual	\$1.16	\$1.16	\$1.16	\$1.16	\$1.18	\$1.22	\$1.26	\$1.29	1.7%	5.2%	8.6%	11.2%	\$0.02	\$0.06	\$0.10	\$0.13
Family	\$3.35	\$3.35	\$3.35	\$3.35	\$3.42	\$3.54	\$3.66	\$3.75	2.1%	5.7%	9.3%	11.9%	\$0.07	\$0.19	\$0.31	\$0.40
3-Tier																
Individual	\$1.16	\$1.16	\$1.16	\$1.16	\$1.18	\$1.22	\$1.26	\$1.29	1.7%	5.2%	8.6%	11.2%	\$0.02	\$0.06	\$0.10	\$0.13
Two Party	\$2.73	\$2.73	\$2.73	\$2.73	\$2.78	\$2.88	\$2.98	\$3.05	1.8%	5.5%	9.2%	11.7%	\$0.05	\$0.15	\$0.25	\$0.32
Family	\$3.87	\$3.87	\$3.87	\$3.87	\$3.95	\$4.08	\$4.23	\$4.33	2.1%	5.4%	9.3%	11.9%	\$0.08	\$0.21	\$0.36	\$0.46
4-Tier																
Individual	\$1.16	\$1.16	\$1.16	\$1.16	\$1.18	\$1.22	\$1.26	\$1.29	1.7%	5.2%	8.6%	11.2%	\$0.02	\$0.06	\$0.10	\$0.13
Parent/Child(ren)	\$2.60	\$2.60	\$2.60	\$2.60	\$2.65	\$2.74	\$2.84	\$2.91	1.9%	5.4%	9.2%	11.9%	\$0.05	\$0.14	\$0.24	\$0.31
Husband/Wife	\$2.77	\$2.77	\$2.77	\$2.77	\$2.82	\$2.92	\$3.02	\$3.10	1.8%	5.4%	9.0%	11.9%	\$0.05	\$0.15	\$0.25	\$0.33
Family	\$4.10	\$4.10	\$4.10	\$4.10	\$4.17	\$4.32	\$4.47	\$4.58	1.7%	5.4%	9.0%	11.7%	\$0.07	\$0.22	\$0.37	\$0.48
Low Option Vision \$150																
2-Tier																
Individual	\$1.29	\$1.29	\$1.29	\$1.29	\$1.31	\$1.36	\$1.40	\$1.44	1.6%	5.4%	8.5%	11.6%	\$0.02	\$0.07	\$0.11	\$0.15
Family	\$3.73	\$3.73	\$3.73	\$3.73	\$3.80	\$3.93	\$4.07	\$4.17	1.9%	5.4%	9.1%	11.8%	\$0.07	\$0.20	\$0.34	\$0.44
3-Tier																
Individual	\$1.29	\$1.29	\$1.29	\$1.29	\$1.31	\$1.36	\$1.40	\$1.44	1.6%	5.4%	8.5%	11.6%	\$0.02	\$0.07	\$0.11	\$0.15
Two Party	\$3.03	\$3.03	\$3.03	\$3.03	\$3.09	\$3.19	\$3.31	\$3.39	2.0%	5.3%	9.2%	11.9%	\$0.06	\$0.16	\$0.28	\$0.36
Family	\$4.30	\$4.30	\$4.30	\$4.30	\$4.39	\$4.54	\$4.70	\$4.81	2.1%	5.6%	9.3%	11.9%	\$0.09	\$0.24	\$0.40	\$0.51
4-Tier																
Individual	\$1.29	\$1.29	\$1.29	\$1.29	\$1.31	\$1.36	\$1.40	\$1.44	1.6%	5.4%	8.5%	11.6%	\$0.02	\$0.07	\$0.11	\$0.15
Parent/Child(ren)	\$2.89	\$2.89	\$2.89	\$2.89	\$2.95	\$3.05	\$3.16	\$3.23	2.1%	5.5%	9.3%	11.8%	\$0.06	\$0.16	\$0.27	\$0.34
Husband/Wife	\$3.08	\$3.08	\$3.08	\$3.08	\$3.13	\$3.24	\$3.36	\$3.44	1.6%	5.2%	9.1%	11.7%	\$0.05	\$0.16	\$0.28	\$0.36
Family	\$4.55	\$4.55	\$4.55	\$4.55	\$4.64	\$4.80	\$4.97	\$5.09	2.0%	5.5%	9.2%	11.9%	\$0.09	\$0.25	\$0.42	\$0.54

New York Upstate Large Group Rate Comparison

Other Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Low Option Vision \$200																
2-Tier																
Individual	\$1.54	\$1.54	\$1.54	\$1.54	\$1.57	\$1.63	\$1.69	\$1.73	1.9%	5.8%	9.7%	12.3%	\$0.03	\$0.09	\$0.15	\$0.19
Family	\$4.47	\$4.47	\$4.47	\$4.47	\$4.56	\$4.72	\$4.88	\$5.00	2.0%	5.6%	9.2%	11.9%	\$0.09	\$0.25	\$0.41	\$0.53
3-Tier																
Individual	\$1.54	\$1.54	\$1.54	\$1.54	\$1.57	\$1.63	\$1.69	\$1.73	1.9%	5.8%	9.7%	12.3%	\$0.03	\$0.09	\$0.15	\$0.19
Two Party	\$3.64	\$3.64	\$3.64	\$3.64	\$3.70	\$3.83	\$3.97	\$4.06	1.6%	5.2%	9.1%	11.5%	\$0.06	\$0.19	\$0.33	\$0.42
Family	\$5.16	\$5.16	\$5.16	\$5.16	\$5.26	\$5.45	\$5.64	\$5.77	1.9%	5.6%	9.3%	11.8%	\$0.10	\$0.29	\$0.48	\$0.61
4-Tier																
Individual	\$1.54	\$1.54	\$1.54	\$1.54	\$1.57	\$1.63	\$1.69	\$1.73	1.9%	5.8%	9.7%	12.3%	\$0.03	\$0.09	\$0.15	\$0.19
Parent/Child(ren)	\$3.47	\$3.47	\$3.47	\$3.47	\$3.54	\$3.66	\$3.79	\$3.88	2.0%	5.5%	9.2%	11.8%	\$0.07	\$0.19	\$0.32	\$0.41
Husband/Wife	\$3.69	\$3.69	\$3.69	\$3.69	\$3.76	\$3.89	\$4.03	\$4.13	1.9%	5.4%	9.2%	11.9%	\$0.07	\$0.20	\$0.34	\$0.44
Family	\$5.46	\$5.46	\$5.46	\$5.46	\$5.56	\$5.76	\$5.96	\$6.11	1.8%	5.5%	9.2%	11.9%	\$0.10	\$0.30	\$0.50	\$0.65
DME																
2-Tier																
Individual	\$5.60	\$5.60	\$5.60	\$5.60	\$5.70	\$5.90	\$6.11	\$6.26	1.8%	5.4%	9.1%	11.8%	\$0.10	\$0.30	\$0.51	\$0.66
Family	\$16.21	\$16.21	\$16.21	\$16.21	\$16.52	\$17.09	\$17.69	\$18.12	1.9%	5.4%	9.1%	11.8%	\$0.31	\$0.88	\$1.48	\$1.91
3-Tier																
Individual	\$5.60	\$5.60	\$5.60	\$5.60	\$5.70	\$5.90	\$6.11	\$6.26	1.8%	5.4%	9.1%	11.8%	\$0.10	\$0.30	\$0.51	\$0.66
Two Party	\$13.18	\$13.18	\$13.18	\$13.18	\$13.43	\$13.90	\$14.38	\$14.73	1.9%	5.5%	9.1%	11.8%	\$0.25	\$0.72	\$1.20	\$1.55
Family	\$18.72	\$18.72	\$18.72	\$18.72	\$19.08	\$19.74	\$20.43	\$20.93	1.9%	5.4%	9.1%	11.8%	\$0.36	\$1.02	\$1.71	\$2.21
4-Tier																
Individual	\$5.60	\$5.60	\$5.60	\$5.60	\$5.70	\$5.90	\$6.11	\$6.26	1.8%	5.4%	9.1%	11.8%	\$0.10	\$0.30	\$0.51	\$0.66
Parent/Child(ren)	\$12.58	\$12.58	\$12.58	\$12.58	\$12.82	\$13.26	\$13.73	\$14.06	1.9%	5.4%	9.1%	11.8%	\$0.24	\$0.68	\$1.15	\$1.48
Husband/Wife	\$13.38	\$13.38	\$13.38	\$13.38	\$13.63	\$14.11	\$14.60	\$14.96	1.9%	5.5%	9.1%	11.8%	\$0.25	\$0.73	\$1.22	\$1.58
Family	\$19.80	\$19.80	\$19.80	\$19.80	\$20.17	\$20.87	\$21.60	\$22.13	1.9%	5.4%	9.1%	11.8%	\$0.37	\$1.07	\$1.80	\$2.33
ART																
2-Tier																
Individual	\$4.57	\$4.57	\$4.57	\$4.57	\$4.65	\$4.82	\$4.99	\$5.11	1.8%	5.5%	9.2%	11.8%	\$0.08	\$0.25	\$0.42	\$0.54
Family	\$13.23	\$13.23	\$13.23	\$13.23	\$13.48	\$13.95	\$14.44	\$14.79	1.9%	5.4%	9.1%	11.8%	\$0.25	\$0.72	\$1.21	\$1.56
3-Tier																
Individual	\$4.57	\$4.57	\$4.57	\$4.57	\$4.65	\$4.82	\$4.99	\$5.11	1.8%	5.5%	9.2%	11.8%	\$0.08	\$0.25	\$0.42	\$0.54
Two Party	\$10.75	\$10.75	\$10.75	\$10.75	\$10.96	\$11.34	\$11.74	\$12.03	2.0%	5.5%	9.2%	11.9%	\$0.21	\$0.59	\$0.99	\$1.28
Family	\$15.28	\$15.28	\$15.28	\$15.28	\$15.57	\$16.11	\$16.67	\$17.08	1.9%	5.4%	9.1%	11.8%	\$0.29	\$0.83	\$1.39	\$1.80
4-Tier																
Individual	\$4.57	\$4.57	\$4.57	\$4.57	\$4.65	\$4.82	\$4.99	\$5.11	1.8%	5.5%	9.2%	11.8%	\$0.08	\$0.25	\$0.42	\$0.54
Parent/Child(ren)	\$10.26	\$10.26	\$10.26	\$10.26	\$10.46	\$10.83	\$11.20	\$11.48	1.9%	5.6%	9.2%	11.9%	\$0.20	\$0.57	\$0.94	\$1.22
Husband/Wife	\$10.92	\$10.92	\$10.92	\$10.92	\$11.13	\$11.51	\$11.92	\$12.21	1.9%	5.4%	9.2%	11.8%	\$0.21	\$0.59	\$1.00	\$1.29
Family	\$16.15	\$16.15	\$16.15	\$16.15	\$16.46	\$17.04	\$17.63	\$18.06	1.9%	5.5%	9.2%	11.8%	\$0.31	\$0.89	\$1.48	\$1.91

New York Upstate Large Group Rate Comparison

Other Riders	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
I/P Alcohol & Substance Abuse																
2-Tier																
Individual	\$0.64	\$0.64	\$0.64	\$0.64	\$0.66	\$0.68	\$0.70	\$0.72	3.1%	6.3%	9.4%	12.5%	\$0.02	\$0.04	\$0.06	\$0.08
Family	\$1.86	\$1.86	\$1.86	\$1.86	\$1.90	\$1.96	\$2.03	\$2.08	2.2%	5.4%	9.1%	11.8%	\$0.04	\$0.10	\$0.17	\$0.22
3-Tier																
Individual	\$0.64	\$0.64	\$0.64	\$0.64	\$0.66	\$0.68	\$0.70	\$0.72	3.1%	6.3%	9.4%	12.5%	\$0.02	\$0.04	\$0.06	\$0.08
Two Party	\$1.51	\$1.51	\$1.51	\$1.51	\$1.54	\$1.60	\$1.65	\$1.69	2.0%	6.0%	9.3%	11.9%	\$0.03	\$0.09	\$0.14	\$0.18
Family	\$2.15	\$2.15	\$2.15	\$2.15	\$2.19	\$2.27	\$2.35	\$2.41	1.9%	5.6%	9.3%	12.1%	\$0.04	\$0.12	\$0.20	\$0.26
4-Tier																
Individual	\$0.64	\$0.64	\$0.64	\$0.64	\$0.66	\$0.68	\$0.70	\$0.72	3.1%	6.3%	9.4%	12.5%	\$0.02	\$0.04	\$0.06	\$0.08
Parent/Child(ren)	\$1.45	\$1.45	\$1.45	\$1.45	\$1.47	\$1.52	\$1.58	\$1.62	1.4%	4.8%	9.0%	11.7%	\$0.02	\$0.07	\$0.13	\$0.17
Husband/Wife	\$1.54	\$1.54	\$1.54	\$1.54	\$1.57	\$1.62	\$1.68	\$1.72	1.9%	5.2%	9.1%	11.7%	\$0.03	\$0.08	\$0.14	\$0.18
Family	\$2.28	\$2.28	\$2.28	\$2.28	\$2.32	\$2.40	\$2.48	\$2.54	1.8%	5.3%	8.8%	11.4%	\$0.04	\$0.12	\$0.20	\$0.26
Outpatient Mental Health																
2-Tier																
Individual	\$2.96	\$2.96	\$2.96	\$2.96	\$3.02	\$3.12	\$3.23	\$3.31	2.0%	5.4%	9.1%	11.8%	\$0.06	\$0.16	\$0.27	\$0.35
Family	\$8.57	\$8.57	\$8.57	\$8.57	\$8.73	\$9.04	\$9.35	\$9.58	1.9%	5.5%	9.1%	11.8%	\$0.16	\$0.47	\$0.78	\$1.01
3-Tier																
Individual	\$2.96	\$2.96	\$2.96	\$2.96	\$3.02	\$3.12	\$3.23	\$3.31	2.0%	5.4%	9.1%	11.8%	\$0.06	\$0.16	\$0.27	\$0.35
Two Party	\$6.97	\$6.97	\$6.97	\$6.97	\$7.10	\$7.35	\$7.60	\$7.79	1.9%	5.5%	9.0%	11.8%	\$0.13	\$0.38	\$0.63	\$0.82
Family	\$9.90	\$9.90	\$9.90	\$9.90	\$10.09	\$10.44	\$10.80	\$11.07	1.9%	5.5%	9.1%	11.8%	\$0.19	\$0.54	\$0.90	\$1.17
4-Tier																
Individual	\$2.96	\$2.96	\$2.96	\$2.96	\$3.02	\$3.12	\$3.23	\$3.31	2.0%	5.4%	9.1%	11.8%	\$0.06	\$0.16	\$0.27	\$0.35
Parent/Child(ren)	\$6.65	\$6.65	\$6.65	\$6.65	\$6.78	\$7.01	\$7.26	\$7.44	2.0%	5.4%	9.2%	11.9%	\$0.13	\$0.36	\$0.61	\$0.79
Husband/Wife	\$7.07	\$7.07	\$7.07	\$7.07	\$7.21	\$7.46	\$7.72	\$7.91	2.0%	5.5%	9.2%	11.9%	\$0.14	\$0.39	\$0.65	\$0.84
Family	\$10.47	\$10.47	\$10.47	\$10.47	\$10.67	\$11.04	\$11.42	\$11.70	1.9%	5.4%	9.1%	11.7%	\$0.20	\$0.57	\$0.95	\$1.23

New York Upstate Large Group Rate Comparison

Medical & Riders Combined	Current Filed Rates				Proposed Rates				Proposed Annual % Impacts				Proposed Annual \$ Impacts			
	3q12	4q12	1q13	2q13	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14	3q13	4q13	1q14	2q14
Comprehensive Plan A																
2-Tier																
Individual	\$900.69	\$900.69	\$900.69	\$900.69	\$917.65	\$949.66	\$982.80	\$1,006.95	1.9%	5.4%	9.1%	11.8%	\$16.96	\$48.97	\$82.11	\$106.26
Family	\$2,501.51	\$2,501.51	\$2,501.51	\$2,501.51	\$2,548.61	\$2,637.52	\$2,729.58	\$2,796.62	1.9%	5.4%	9.1%	11.8%	\$47.10	\$136.01	\$228.07	\$295.11
3-Tier																
Individual	\$900.69	\$900.69	\$900.69	\$900.69	\$917.65	\$949.66	\$982.80	\$1,006.95	1.9%	5.4%	9.1%	11.8%	\$16.96	\$48.97	\$82.11	\$106.26
Two Party	\$2,013.33	\$2,013.33	\$2,013.33	\$2,013.33	\$2,051.25	\$2,122.80	\$2,196.89	\$2,250.85	1.9%	5.4%	9.1%	11.8%	\$37.92	\$109.47	\$183.56	\$237.52
Family	\$2,840.36	\$2,840.36	\$2,840.36	\$2,840.36	\$2,893.83	\$2,994.78	\$3,099.32	\$3,175.43	1.9%	5.4%	9.1%	11.8%	\$53.47	\$154.42	\$258.96	\$335.07
4-Tier																
Individual	\$900.69	\$900.69	\$900.69	\$900.69	\$917.65	\$949.66	\$982.80	\$1,006.95	1.9%	5.4%	9.1%	11.8%	\$16.96	\$48.97	\$82.11	\$106.26
Parent/Child(ren)	\$1,828.03	\$1,828.03	\$1,828.03	\$1,828.03	\$1,862.43	\$1,927.40	\$1,994.69	\$2,043.66	1.9%	5.4%	9.1%	11.8%	\$34.40	\$99.37	\$166.66	\$215.63
Husband/Wife	\$2,148.74	\$2,148.74	\$2,148.74	\$2,148.74	\$2,189.21	\$2,265.58	\$2,344.64	\$2,402.25	1.9%	5.4%	9.1%	11.8%	\$40.47	\$116.84	\$195.90	\$253.51
Family	\$3,018.18	\$3,018.18	\$3,018.18	\$3,018.18	\$3,074.99	\$3,182.26	\$3,293.36	\$3,374.23	1.9%	5.4%	9.1%	11.8%	\$56.81	\$164.08	\$275.18	\$356.05
Full Dental																
2-Tier																
Individual	\$637.72	\$637.72	\$637.72	\$637.72	\$649.70	\$672.37	\$695.87	\$712.92	1.9%	5.4%	9.1%	11.8%	\$11.98	\$34.65	\$58.15	\$75.20
Family	\$1,926.95	\$1,926.95	\$1,926.95	\$1,926.95	\$1,963.15	\$2,031.66	\$2,102.65	\$2,154.17	1.9%	5.4%	9.1%	11.8%	\$36.20	\$104.71	\$175.70	\$227.22
3-Tier																
Individual	\$637.72	\$637.72	\$637.72	\$637.72	\$649.70	\$672.37	\$695.87	\$712.92	1.9%	5.4%	9.1%	11.8%	\$11.98	\$34.65	\$58.15	\$75.20
Two Party	\$1,495.96	\$1,495.96	\$1,495.96	\$1,495.96	\$1,524.07	\$1,577.25	\$1,632.37	\$1,672.36	1.9%	5.4%	9.1%	11.8%	\$28.11	\$81.29	\$136.41	\$176.40
Family	\$2,226.29	\$2,226.29	\$2,226.29	\$2,226.29	\$2,268.12	\$2,347.26	\$2,429.30	\$2,488.81	1.9%	5.4%	9.1%	11.8%	\$41.83	\$120.97	\$203.01	\$262.52
4-Tier																
Individual	\$637.72	\$637.72	\$637.72	\$637.72	\$649.70	\$672.37	\$695.87	\$712.92	1.9%	5.4%	9.1%	11.8%	\$11.98	\$34.65	\$58.15	\$75.20
Parent/Child(ren)	\$1,496.91	\$1,496.91	\$1,496.91	\$1,496.91	\$1,525.04	\$1,578.25	\$1,633.40	\$1,673.42	1.9%	5.4%	9.1%	11.8%	\$28.13	\$81.34	\$136.49	\$176.51
Husband/Wife	\$1,518.54	\$1,518.54	\$1,518.54	\$1,518.54	\$1,547.06	\$1,601.04	\$1,657.00	\$1,697.59	1.9%	5.4%	9.1%	11.8%	\$28.52	\$82.50	\$138.46	\$179.05
Family	\$2,352.51	\$2,352.51	\$2,352.51	\$2,352.51	\$2,396.70	\$2,480.33	\$2,567.02	\$2,629.90	1.9%	5.4%	9.1%	11.8%	\$44.19	\$127.82	\$214.51	\$277.39
Premier w/ Family Preventative Dental																
2-Tier																
Individual	\$639.37	\$639.37	\$639.37	\$639.37	\$651.38	\$673.91	\$697.26	\$714.15	1.9%	5.4%	9.1%	11.7%	\$12.01	\$34.54	\$57.89	\$74.78
Family	\$1,928.79	\$1,928.79	\$1,928.79	\$1,928.79	\$1,965.03	\$2,032.91	\$2,103.28	\$2,154.16	1.9%	5.4%	9.0%	11.7%	\$36.24	\$104.12	\$174.49	\$225.37
3-Tier																
Individual	\$639.37	\$639.37	\$639.37	\$639.37	\$651.38	\$673.91	\$697.26	\$714.15	1.9%	5.4%	9.1%	11.7%	\$12.01	\$34.54	\$57.89	\$74.78
Two Party	\$1,502.57	\$1,502.57	\$1,502.57	\$1,502.57	\$1,530.81	\$1,583.82	\$1,638.78	\$1,678.55	1.9%	5.4%	9.1%	11.7%	\$28.24	\$81.25	\$136.21	\$175.98
Family	\$2,227.99	\$2,227.99	\$2,227.99	\$2,227.99	\$2,269.86	\$2,348.25	\$2,429.53	\$2,488.29	1.9%	5.4%	9.0%	11.7%	\$41.87	\$120.26	\$201.54	\$260.30
4-Tier																
Individual	\$639.37	\$639.37	\$639.37	\$639.37	\$651.38	\$673.91	\$697.26	\$714.15	1.9%	5.4%	9.1%	11.7%	\$12.01	\$34.54	\$57.89	\$74.78
Parent/Child(ren)	\$1,497.57	\$1,497.57	\$1,497.57	\$1,497.57	\$1,525.71	\$1,578.38	\$1,633.00	\$1,672.48	1.9%	5.4%	9.0%	11.7%	\$28.14	\$80.81	\$135.43	\$174.91
Husband/Wife	\$1,525.37	\$1,525.37	\$1,525.37	\$1,525.37	\$1,554.02	\$1,607.84	\$1,663.64	\$1,704.02	1.9%	5.4%	9.1%	11.7%	\$28.65	\$82.47	\$138.27	\$178.65
Family	\$2,355.16	\$2,355.16	\$2,355.16	\$2,355.16	\$2,399.41	\$2,482.30	\$2,568.24	\$2,630.38	1.9%	5.4%	9.0%	11.7%	\$44.25	\$127.14	\$213.08	\$275.22