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State Tracking #:

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Company Tracking #:2Q13- SG HMO-LG HMO-HNY- RATES
HMO ART 4...**State:**

New York

Filing Company:

Empire HealthChoice HMO, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.002C Any Size Group - HMO

Product Name:

LG HMO-SG HMO-HNY (ART 44)-- 2Q13

Project Name/Number:

2Q13 RATE FILING - HMO(LG & SG) & HNY ARTICLE 44/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual Pages		New		SG HMO Rate Pages for 2Q13 Rate Filing w. DFS Adj.pdf, SG HMO Rx Rate Pages for 2Q13 Rate Filing w. DFS Adj.pdf, HNY Rate Pages for 2Q13 Rate Filing w. DFS Adj.pdf, LG HMO Rate Pages for 2Q13 Rate Filing w. DFS Adj.pdf, LG HMO Rx Rate Pages for 2Q13 Rate Filing w. DFS Adj.pdf,

**Small Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013**

Quarter 2: April - June 2013

Region	Option	PCP Co-pay	NonPCP Co-pay	Inpatient Co-pay	ER Co-pay	Amb. Sur. Co-pay	Four Tier Option			
							Individual	H/W	P/Ch(ren)	Family
Standard										
Downstate 1	8	\$30	\$50	\$1,000	\$150	\$150	\$561.70	\$1,179.57	\$1,011.06	\$1,701.95
Downstate 2	8	\$30	\$50	\$1,000	\$150	\$150	\$599.76	\$1,259.50	\$1,079.57	\$1,817.27
Mid-Hudson	8	\$30	\$50	\$1,000	\$150	\$150	\$585.70	\$1,229.97	\$1,054.26	\$1,774.67
Capital	8	\$30	\$50	\$1,000	\$150	\$150	\$452.86	\$951.01	\$815.15	\$1,372.17
Upstate 1	8	\$30	\$50	\$1,000	\$150	\$150	\$501.98	\$1,054.16	\$903.56	\$1,521.00
Upstate 2	8	\$30	\$50	\$1,000	\$150	\$150	\$651.79	\$1,368.76	\$1,173.22	\$1,974.92

Downstate 1: BRONX, KINGS, RICHMOND, ROCKLAND, NEW JERSEY

Downstate 2: NASSAU, NEW YORK, QUEENS, SUFFOLK

Mid-Hudson: DUTCHESS, ORANGE, PUTNAM, SULLIVAN, ULSTER, WESTCHESTER, CONNECTICUT

Capital: ALBANY, RENSSELAER, SCHENECTADY

Upstate 1: COLUMBIA, DELAWARE, GREENE, MONTGOMERY, SARATOGA, SCHOHARIE, WARREN, WASHINGTON

Upstate 2: CLINTON, ESSEX, FULTON

**Small Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013**

Quarter 3: July - September 2013

Region	Option	PCP Co-pay	NonPCP Co-pay	Inpatient Co-pay	ER Co-pay	Amb. Sur. Co-pay	Individual	Four Tier Option		Family
								H/W	P/Ch(ren)	
Standard										
Downstate 1	8	\$30	\$50	\$1,000	\$150	\$150	\$582.76	\$1,223.80	\$1,048.97	\$1,765.76
Downstate 2	8	\$30	\$50	\$1,000	\$150	\$150	\$622.25	\$1,306.73	\$1,120.05	\$1,885.42
Mid-Hudson	8	\$30	\$50	\$1,000	\$150	\$150	\$607.66	\$1,276.09	\$1,093.79	\$1,841.21
Capital	8	\$30	\$50	\$1,000	\$150	\$150	\$469.84	\$986.66	\$845.71	\$1,423.62
Upstate 1	8	\$30	\$50	\$1,000	\$150	\$150	\$520.80	\$1,093.68	\$937.44	\$1,578.02
Upstate 2	8	\$30	\$50	\$1,000	\$150	\$150	\$676.23	\$1,420.08	\$1,217.21	\$2,048.98

Downstate 1: BRONX, KINGS, RICHMOND, ROCKLAND, NEW JERSEY

Downstate 2: NASSAU, NEW YORK, QUEENS, SUFFOLK

Mid-Hudson: DUTCHESS, ORANGE, PUTNAM, SULLIVAN, ULSTER, WESTCHESTER, CONNECTICUT

Capital: ALBANY, RENSSELAER, SCHENECTADY

Upstate 1: COLUMBIA, DELAWARE, GREENE, MONTGOMERY, SARATOGA, SCHOHARIE, WARREN, WASHINGTON

Upstate 2: CLINTON, ESSEX, FULTON

**Small Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013**

Quarter 4: October - December 2013

Region	Option	PCP	NonPCP	Inpatient	ER	Amb. Sur.	Individual	Four Tier Option		Family
		Co-pay	Co-pay	Co-pay	Co-pay	Co-pay		H/W	P/Ch(ren)	
Standard										
Downstate 1	8	\$30	\$50	\$1,000	\$150	\$150	\$604.61	\$1,269.68	\$1,088.30	\$1,831.97
Downstate 2	8	\$30	\$50	\$1,000	\$150	\$150	\$645.58	\$1,355.72	\$1,162.04	\$1,956.11
Mid-Hudson	8	\$30	\$50	\$1,000	\$150	\$150	\$630.45	\$1,323.95	\$1,134.81	\$1,910.26
Capital	8	\$30	\$50	\$1,000	\$150	\$150	\$487.46	\$1,023.67	\$877.43	\$1,477.00
Upstate 1	8	\$30	\$50	\$1,000	\$150	\$150	\$540.33	\$1,134.69	\$972.59	\$1,637.20
Upstate 2	8	\$30	\$50	\$1,000	\$150	\$150	\$701.59	\$1,473.34	\$1,262.86	\$2,125.82

Downstate 1: BRONX, KINGS, RICHMOND, ROCKLAND, NEW JERSEY

Downstate 2: NASSAU, NEW YORK, QUEENS, SUFFOLK

Mid-Hudson: DUTCHESS, ORANGE, PUTNAM, SULLIVAN, ULSTER, WESTCHESTER, CONNECTICUT

Capital: ALBANY, RENSSELAER, SCHENECTADY

Upstate 1: COLUMBIA, DELAWARE, GREENE, MONTGOMERY, SARATOGA, SCHOHARIE, WARREN, WASHINGTON

Upstate 2: CLINTON, ESSEX, FULTON

**Small Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013**

Quarter 1: January - March 2014

Region	Option	PCP	NonPCP	Inpatient	ER	Amb. Sur.	Individual	Four Tier Option		Family
		Co-pay	Co-pay	Co-pay	Co-pay	Co-pay		H/W	P/Ch(ren)	
Standard										
Downstate 1	8	\$30	\$50	\$1,000	\$150	\$150	\$627.28	\$1,317.29	\$1,129.10	\$1,900.66
Downstate 2	8	\$30	\$50	\$1,000	\$150	\$150	\$669.79	\$1,406.56	\$1,205.62	\$2,029.46
Mid-Hudson	8	\$30	\$50	\$1,000	\$150	\$150	\$654.09	\$1,373.59	\$1,177.36	\$1,981.89
Capital	8	\$30	\$50	\$1,000	\$150	\$150	\$505.74	\$1,062.05	\$910.33	\$1,532.39
Upstate 1	8	\$30	\$50	\$1,000	\$150	\$150	\$560.59	\$1,177.24	\$1,009.06	\$1,698.59
Upstate 2	8	\$30	\$50	\$1,000	\$150	\$150	\$727.90	\$1,528.59	\$1,310.22	\$2,205.54

Downstate 1: BRONX, KINGS, RICHMOND, ROCKLAND, NEW JERSEY

Downstate 2: NASSAU, NEW YORK, QUEENS, SUFFOLK

Mid-Hudson: DUTCHESS, ORANGE, PUTNAM, SULLIVAN, ULSTER, WESTCHESTER, CONNECTICUT

Capital: ALBANY, RENSSELAER, SCHENECTADY

Upstate 1: COLUMBIA, DELAWARE, GREENE, MONTGOMERY, SARATOGA, SCHOHARIE, WARREN, WASHINGTON

Upstate 2: CLINTON, ESSEX, FULTON

**Empire HealthChoice HMO, Inc.
Small Group HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013**

Quarter 2: April - June 2013

Rider Description					Individual	Four Tier Option		Family
Tier 1	Tier 2	Tier 3	OOP Max.	Deductible		H/W	P/Ch(ren)	
Includes Preferred Generic								
Form Number: RX-SOB-3T-44-SG; RX-NOC-44.Rev1112**								
\$10	35%	50%	n/a	\$100	\$116.81	\$245.30	\$210.26	\$353.93
\$10	35%	50%	\$10,000	\$100	\$117.79	\$247.36	\$212.02	\$356.90
- Coinsurance Max/Script : \$350								
- Deductible will not apply to Tier 1 Generic Drugs								

Form Number: R-ContraRx&Dev44*

Generic & Brand Contraceptives	3.0%	3.0%	3.0%	3.0%
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Rider Description			Individual	Four Tier Option		Family
Generic	Brand	Co-pay		H/W	P/Ch(ren)	
Generic Only, No Deductible						
Form Number: RX-NOC-44-GEN10.Rev1112**						
	Generic	Brand				
	Co-pay	Coinsurance				
	\$10	50%	\$24.74	\$51.95	\$44.53	\$74.96

Form Number: R-ContraRxGen44*

Generic Only Contraceptives	7.0%	7.0%	7.0%	7.0%
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* Rider rate is multiplied by prescription drug rate.

** Excludes coverage for contraceptives.

*** For mandated drugs only.

**Empire HealthChoice HMO, Inc.
Small Group HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013**

Quarter 3: July - September 2013

Rider Description					Individual	Four Tier Option		Family
Tier 1	Tier 2	Tier 3	OOP Max.	Deductible		H/W	P/Ch(ren)	
Includes Preferred Generic								
Form Number: RX-SOB-3T-44-SG; RX-NOC-44.Rev1112**								
\$10	35%	50%	n/a	\$100	\$121.19	\$254.50	\$218.14	\$367.21
\$10	35%	50%	\$10,000	\$100	\$122.21	\$256.64	\$219.98	\$370.30
- Coinsurance Max/Script : \$350								
- Deductible will not apply to Tier 1 Generic Drugs								

Form Number: R-ContraRx&Dev44*

Generic & Brand Contraceptives	3.0%	3.0%	3.0%	3.0%
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Rider Description			Individual	Four Tier Option		Family
Generic	Brand	Co-pay		H/W	P/Ch(ren)	
Generic Only, No Deductible						
Form Number: RX-NOC-44-GEN10.Rev1112**						
	Generic	Brand				
	Co-pay	Coinsurance				
	\$10	50%	\$25.67	\$53.91	\$46.21	\$77.78

Form Number: R-ContraRxGen44*

Generic Only Contraceptives	7.0%	7.0%	7.0%	7.0%
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* Rider rate is multiplied by prescription drug rate.

** Excludes coverage for contraceptives.

*** For mandated drugs only.

**Empire HealthChoice HMO, Inc.
Small Group HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013**

Quarter 4: October - December 2013

Rider Description					Individual	Four Tier Option		Family
Tier 1	Tier 2	Tier 3	OOP Max.	Deductible		H/W	P/Ch(ren)	
Includes Preferred Generic								
Form Number: RX-SOB-3T-44-SG; RX-NOC-44.Rev1112**								
\$10	35%	50%	n/a	\$100	\$125.73	\$264.03	\$226.31	\$380.96
\$10	35%	50%	\$10,000	\$100	\$126.79	\$266.26	\$228.22	\$384.17
- Coinsurance Max/Script : \$350								
- Deductible will not apply to Tier 1 Generic Drugs								

Form Number: R-ContraRx&Dev44*

Generic & Brand Contraceptives	3.0%	3.0%	3.0%	3.0%
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Rider Description			Individual	Four Tier Option		Family
Generic	Brand	Co-pay		H/W	P/Ch(ren)	
Generic Only, No Deductible						
Form Number: RX-NOC-44-GEN10.Rev1112**						
	Brand	Co-pay				
	Generic	Co-pay				

		50%	\$26.63	\$55.92	\$47.93	\$80.69

Form Number: R-ContraRxGen44*

Generic Only Contraceptives	7.0%	7.0%	7.0%	7.0%
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* Rider rate is multiplied by prescription drug rate.

** Excludes coverage for contraceptives.

*** For mandated drugs only.

**Empire HealthChoice HMO, Inc.
Small Group HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013**

Quarter 1: January - March 2014

Rider Description					Individual	Four Tier Option		Family
Tier 1	Tier 2	Tier 3	OOP Max.	Deductible		H/W	P/Ch(ren)	
Includes Preferred Generic								
Form Number: RX-SOB-3T-44-SG; RX-NOC-44.Rev1112**								
\$10	35%	50%	n/a	\$100	\$130.44	\$273.92	\$234.79	\$395.23
\$10	35%	50%	\$10,000	\$100	\$131.54	\$276.23	\$236.77	\$398.57
- Coinsurance Max/Script : \$350								
- Deductible will not apply to Tier 1 Generic Drugs								

Form Number: R-ContraRx&Dev44*

Generic & Brand Contraceptives		3.0%	3.0%	3.0%	3.0%
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Rider Description			Individual	Four Tier Option		Family
Generic	Brand	Co-pay		H/W	P/Ch(ren)	
Generic Only, No Deductible						
Form Number: RX-NOC-44-GEN10.Rev1112**						
	Generic	Brand				
	Co-pay	Coinsurance				
	\$10	50%	\$27.63	\$58.02	\$49.73	\$83.72

Form Number: R-ContraRxGen44*

Generic Only Contraceptives		7.0%	7.0%	7.0%	7.0%
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* Rider rate is multiplied by prescription drug rate.

** Excludes coverage for contraceptives.

*** For mandated drugs only.

Empire HealthChoice HMO, Inc.

**Small Group Healthy New York
Effective May 1, 2013**

Standard Plan

Form Number: HNY HMO-CERT-44
 Form Number: HNY HMO-R-2007MAND
 Form Number: R-Newborn Enrollment EHC HMO 2009
 Form Number: R-ED-Excl-44
 Form Number: R-HNYdeleteCopayWCH
 Form Number: RX-HNY
 Form Number: R-Age 29-Young Adult Option-44.Rev
 Form Number: R-Age 29-Make Available Option-44.Rev
 Form Number: PPACA-NGF-44-WPHC-HNYgrp
 Form Number: R-RX-OC-WPHC-44

	Individual	Husband/ Wife	Parent/ Child(ren)	Family
Excludes Prescription Drugs				
Rating Region				
Downstate ¹	\$413.60	\$868.56	\$744.48	\$1,253.21
Mid-Hudson ²	\$390.56	\$820.18	\$703.01	\$1,183.40
Upstate ³	\$358.33	\$752.49	\$644.99	\$1,085.74
 Prescription Drug Rider (excludes contraceptives)				
Downstate ¹	\$76.21	\$160.04	\$137.18	\$230.92
Mid-Hudson ²	\$71.94	\$151.07	\$129.49	\$217.98
Upstate ³	\$64.19	\$134.80	\$115.54	\$194.50
 PPACA: Non-drug Contraceptives Adds coverage for non-drug contraceptives with no cost-sharing and also removes the cost-share on female sterilizations.	\$1.08	\$2.27	\$1.94	\$3.27
 PPACA: Oral Contraceptives Rider Adds coverage for generic and single-source brand oral contraceptives ONLY with no cost-sharing.	\$5.29	\$11.11	\$9.52	\$16.03
 Multi-source Brand Oral Contraceptives Rider Adds coverage for multi-source oral contraceptives ONLY with the cost-sharing of the corresponding drug plan.	\$0.23	\$0.48	\$0.41	\$0.70
 Dependents through Age 29 Rider	n/a	n/a	\$26.09	\$43.48
 Riders for Grandfathered Plans Only				
<hr/> Prescription Drug Rider (includes contraceptives)				
Downstate ¹	\$80.02	\$168.04	\$144.04	\$242.46
Mid-Hudson ²	\$75.54	\$158.63	\$135.97	\$228.89
Upstate ³	\$67.39	\$141.52	\$121.30	\$204.19

¹Downstate counties: Bronx, Kings, Manhattan, Queens, Richmond, Nassau, Suffolk Rockland, and Westchester

²Mid-Hudson: Dutchess, Putnam, Orange, Sullivan, and Ulster

³Upstate counties: Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington

Empire HealthChoice HMO, Inc.

**Small Group Healthy New York
Effective May 1, 2013**

High Deductible Health Plan

Form Number: HNY HMO-CERT
 Form Number: HNY HMO-R-2007MAND
 Form Number: HNY HMO-R-HD-GRP
 Form Number: R-Newborn Enrollment EHC HMO 2009
 Form Number: R-ED-Excl-44
 Form Number: R-HNYdeleteCopayWCH
 Form Number: RX-HNY
 Form Number: R-Age 29-Young Adult Option-44.Rev
 Form Number: R-Age 29-Make Available Option-44.Rev
 Form Number: PPACA-NGF-44-WPHC-HNYgrp
 Form Number: R-RX-OC-WPHC-44

	Individual	Husband/ Wife	Parent/ Child(ren)	Family
Excludes Prescription Drugs				
Rating Region				
Downstate ¹	\$322.44	\$677.12	\$580.39	\$976.99
Mid-Hudson ²	\$304.44	\$639.32	\$547.99	\$922.45
Upstate ³	\$279.34	\$586.61	\$502.81	\$846.40
Prescription Drug Rider (excludes contraceptives)				
Downstate ¹	\$101.76	\$213.70	\$183.17	\$308.33
Mid-Hudson ²	\$96.13	\$201.87	\$173.03	\$291.27
Upstate ³	\$88.17	\$185.16	\$158.71	\$267.16
PPACA: Non-drug Contraceptives Adds coverage for non-drug contraceptives with no cost-sharing and also removes the cost-share on female sterilizations.	\$1.08	\$2.27	\$1.94	\$3.27
PPACA: Oral Contraceptives Rider Adds coverage for generic and single-source brand oral contraceptives ONLY with no cost-sharing.	\$5.29	\$11.11	\$9.52	\$16.03
Multi-source Brand Oral Contraceptives Rider Adds coverage for multi-source oral contraceptives ONLY with the cost-sharing of the corresponding drug plan.	\$0.23	\$0.48	\$0.41	\$0.70
Dependents through Age 29 Rider	n/a	n/a	\$22.06	\$36.76

Riders for Grandfathered Plans Only

Prescription Drug Rider (includes contraceptives)				
Downstate ¹	\$106.85	\$224.39	\$192.33	\$323.76
Mid-Hudson ²	\$100.93	\$211.95	\$181.67	\$305.82
Upstate ³	\$92.58	\$194.42	\$166.64	\$280.52

¹Downstate counties: Bronx, Kings, Manhattan, Queens, Richmond, Nassau, Suffolk, Rockland, and Westchester

²Mid-Hudson: Dutchess, Putnam, Orange, Sullivan, and Ulster

³Upstate counties: Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington

Empire HealthChoice HMO, Inc.

**Direct Pay Healthy New York
Effective May 1, 2013**

Standard Plan

Form Number: HNY HMO-CERT-44-B
 Form Number: HNY HMO-R-2007MAND
 Form Number: R-ED EXCL-44-IND rev 9-09
 Form Number: R-HNYdeleteCopolyWCH
 Form Number: RX-HNY
 Form Number: R-Age 29-Young Adult Option-44 (available for sole proprietors only)
 Form Number: R-Age 29-Make Available Option-44 (available for sole proprietors and individuals)
 Form Number: PPACA-NGF-44-WPHC-HNYind
 Form Number: R-RX-OC-WPHC-44

	Individual	Husband/ Wife	Parent/ Child(ren)	Family
Plan B				
Rating Region				
Downstate ¹	\$413.60	\$868.56	\$744.48	\$1,253.21
Mid-Hudson ²	\$390.56	\$820.18	\$703.01	\$1,183.40
Upstate ³	\$358.33	\$752.49	\$644.99	\$1,085.74
 Prescription Drug Rider (excludes contraceptives)				
Downstate ¹	\$76.21	\$160.04	\$137.18	\$230.92
Mid-Hudson ²	\$71.94	\$151.07	\$129.49	\$217.98
Upstate ³	\$64.19	\$134.80	\$115.54	\$194.50
 PPACA: Non-drug Contraceptives Adds coverage for non-drug contraceptives with no cost-sharing and also removes the cost-share on female sterilizations.	\$1.08	\$2.27	\$1.94	\$3.27
 PPACA: Oral Contraceptives Rider Adds coverage for generic and single-source brand oral contraceptives ONLY with no cost-sharing.	\$5.29	\$11.11	\$9.52	\$16.03
 Multi-source Brand Oral Contraceptives Rider Adds coverage for multi-source oral contraceptives ONLY with the cost-sharing of the corresponding drug plan.	\$0.23	\$0.48	\$0.41	\$0.70
 Dependents through Age 29 Rider	n/a	n/a	\$26.09	\$43.48
 Riders for Grandfathered Plans Only				
<hr/> Prescription Drug Rider (includes contraceptives)				
Downstate ¹	\$55.58	\$116.72	\$100.04	\$168.41
Mid-Hudson ²	\$52.46	\$110.17	\$94.43	\$158.95
Upstate ³	\$48.14	\$101.09	\$86.65	\$145.86

¹Downstate counties: Bronx, Kings, Manhattan, Queens, Richmond, Nassau, Suffolk, Rockland, and Westchester

²Mid-Hudson: Dutchess, Putnam, Orange, Sullivan, and Ulster

³Upstate counties: Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington

Empire HealthChoice HMO, Inc.

**Direct Pay Healthy New York
Effective May 1, 2013**

High Deductible Health Plan

Form Number: HNY HMO-CERT-B
 Form Number: HNY HMO-R-2007MAND
 Form Number: HNY HMO-R-HD-IND
 Form Number: R-ED EXCL-44-IND rev 9-09
 Form Number: R-HNYdeleteCopolyWCH
 Form Number: RX-HNY
 Form Number: R-Age 29-Young Adult Option-44 (available for sole proprietors only)
 Form Number: R-Age 29-Make Available Option-44 (available for sole proprietors and individuals)
 Form Number: PPACA-NGF-44-WPHC-HNYind
 Form Number: R-RX-OC-WPHC-44

	Individual	Husband/ Wife	Parent/ Child(ren)	Family
Excludes Prescription Drugs				
Rating Region				
Downstate ¹	\$322.44	\$677.12	\$580.39	\$976.99
Mid-Hudson ²	\$304.44	\$639.32	\$547.99	\$922.45
Upstate ³	\$279.34	\$586.61	\$502.81	\$846.40
Prescription Drug Rider (excludes contraceptives)				
Downstate ¹	\$101.76	\$213.70	\$183.17	\$308.33
Mid-Hudson ²	\$96.13	\$201.87	\$173.03	\$291.27
Upstate ³	\$88.17	\$185.16	\$158.71	\$267.16
PPACA: Non-drug Contraceptives	\$1.08	\$2.27	\$1.94	\$3.27
Adds coverage for non-drug contraceptives with no cost-sharing and also removes the cost-share on female sterilizations.				
PPACA: Oral Contraceptives Rider	\$5.29	\$11.11	\$9.52	\$16.03
Adds coverage for generic and single-source brand oral contraceptives ONLY with no cost-sharing.				
Multi-source Brand Oral Contraceptives Rider	\$0.23	\$0.48	\$0.41	\$0.70
Adds coverage for multi-source oral contraceptives ONLY with the cost-sharing of the corresponding drug plan.				
Dependents through Age 29 Rider	n/a	n/a	\$22.06	\$36.76
Riders for Grandfathered Plans Only				
<hr/>				
Prescription Drug Rider (includes contraceptives)				
Downstate ¹	\$74.20	\$155.82	\$133.56	\$224.83
Mid-Hudson ²	\$70.08	\$147.17	\$126.14	\$212.34
Upstate ³	\$64.29	\$135.01	\$115.72	\$194.80

¹Downstate counties: Bronx, Kings, Manhattan, Queens, Richmond, Nassau, Suffolk, Rockland, and Westchester

²Mid-Hudson: Dutchess, Putnam, Orange, Sullivan, and Ulster

³Upstate counties: Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 2: April - June 2013
Downstate 1 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$689.68	\$1,793.17	\$689.68	\$1,344.88	\$2,000.07	\$689.68	\$1,379.36	\$1,241.42	\$2,069.04
2	\$5	\$5	\$100	\$686.93	\$1,786.02	\$686.93	\$1,339.51	\$1,992.10	\$686.93	\$1,373.86	\$1,236.47	\$2,060.79
3	\$5	\$5	\$250	\$682.71	\$1,775.05	\$682.71	\$1,331.28	\$1,979.86	\$682.71	\$1,365.42	\$1,228.88	\$2,048.13
4	\$5	\$5	\$500	\$675.63	\$1,756.64	\$675.63	\$1,317.48	\$1,959.33	\$675.63	\$1,351.26	\$1,216.13	\$2,026.89
5	\$10	\$10	\$0	\$680.14	\$1,768.36	\$680.14	\$1,326.27	\$1,972.41	\$680.14	\$1,360.28	\$1,224.25	\$2,040.42
6	\$10	\$10	\$250	\$673.12	\$1,750.11	\$673.12	\$1,312.58	\$1,952.05	\$673.12	\$1,346.24	\$1,211.62	\$2,019.36
7	\$10	\$10	\$500	\$666.02	\$1,731.65	\$666.02	\$1,298.74	\$1,931.46	\$666.02	\$1,332.04	\$1,198.84	\$1,998.06
8	\$15	\$15	\$0	\$671.25	\$1,745.25	\$671.25	\$1,308.94	\$1,946.63	\$671.25	\$1,342.50	\$1,208.25	\$2,013.75
9	\$15	\$15	\$250	\$664.17	\$1,726.84	\$664.17	\$1,295.13	\$1,926.09	\$664.17	\$1,328.34	\$1,195.51	\$1,992.51
10	\$15	\$30	\$250	\$629.71	\$1,637.25	\$629.71	\$1,227.93	\$1,826.16	\$629.71	\$1,259.42	\$1,133.48	\$1,889.13
11	\$15	\$15	\$500	\$657.09	\$1,708.43	\$657.09	\$1,281.33	\$1,905.56	\$657.09	\$1,314.18	\$1,182.76	\$1,971.27
12	\$15	\$30	\$500	\$623.01	\$1,619.83	\$623.01	\$1,214.87	\$1,806.73	\$623.01	\$1,246.02	\$1,121.42	\$1,869.03
13	\$15	\$30	\$750	\$617.15	\$1,604.59	\$617.15	\$1,203.44	\$1,789.74	\$617.15	\$1,234.30	\$1,110.87	\$1,851.45
14	\$20	\$20	\$0	\$661.65	\$1,720.29	\$661.65	\$1,290.22	\$1,918.79	\$661.65	\$1,323.30	\$1,190.97	\$1,984.95
15	\$20	\$20	\$100	\$658.83	\$1,712.96	\$658.83	\$1,284.72	\$1,910.61	\$658.83	\$1,317.66	\$1,185.89	\$1,976.49
16	\$20	\$20	\$250	\$654.64	\$1,702.06	\$654.64	\$1,276.55	\$1,898.46	\$654.64	\$1,309.28	\$1,178.35	\$1,963.92
17	\$20	\$35	\$250	\$620.42	\$1,613.09	\$620.42	\$1,209.82	\$1,799.22	\$620.42	\$1,240.84	\$1,116.76	\$1,861.26
18	\$20	\$20	\$500	\$647.56	\$1,683.66	\$647.56	\$1,262.74	\$1,877.92	\$647.56	\$1,295.12	\$1,165.61	\$1,942.68
19	\$20	\$35	\$500	\$613.80	\$1,595.88	\$613.80	\$1,196.91	\$1,780.02	\$613.80	\$1,227.60	\$1,104.84	\$1,841.40
20	\$20	\$35	\$750	\$608.01	\$1,580.83	\$608.01	\$1,185.62	\$1,763.23	\$608.01	\$1,216.02	\$1,094.42	\$1,824.03
21	\$25	\$25	\$0	\$644.95	\$1,676.87	\$644.95	\$1,257.65	\$1,870.36	\$644.95	\$1,289.90	\$1,160.91	\$1,934.85
22	\$25	\$40	\$0	\$619.57	\$1,610.88	\$619.57	\$1,208.16	\$1,796.75	\$619.57	\$1,239.14	\$1,115.23	\$1,858.71
23	\$25	\$25	\$100	\$642.18	\$1,669.67	\$642.18	\$1,252.25	\$1,862.32	\$642.18	\$1,284.36	\$1,155.92	\$1,926.54
24	\$25	\$40	\$100	\$616.90	\$1,603.94	\$616.90	\$1,202.96	\$1,789.01	\$616.90	\$1,233.80	\$1,110.42	\$1,850.70
25	\$25	\$25	\$250	\$638.12	\$1,659.11	\$638.12	\$1,244.33	\$1,850.55	\$638.12	\$1,276.24	\$1,148.62	\$1,914.36
26	\$25	\$40	\$250	\$612.97	\$1,593.72	\$612.97	\$1,195.29	\$1,777.61	\$612.97	\$1,225.94	\$1,103.35	\$1,838.91
27	\$25	\$25	\$500	\$631.26	\$1,641.28	\$631.26	\$1,230.96	\$1,830.65	\$631.26	\$1,262.52	\$1,136.27	\$1,893.78
28	\$25	\$40	\$500	\$606.43	\$1,576.72	\$606.43	\$1,182.54	\$1,758.65	\$606.43	\$1,212.86	\$1,091.57	\$1,819.29
29	\$25	\$40	\$750	\$600.70	\$1,561.82	\$600.70	\$1,171.37	\$1,742.03	\$600.70	\$1,201.40	\$1,081.26	\$1,802.10
30	\$25	\$40	\$1,000	\$596.19	\$1,550.09	\$596.19	\$1,162.57	\$1,728.95	\$596.19	\$1,192.38	\$1,073.14	\$1,788.57
31	\$30	\$50	\$0	\$591.46	\$1,537.80	\$591.46	\$1,153.35	\$1,715.23	\$591.46	\$1,182.92	\$1,064.63	\$1,774.38
32	\$30	\$50	\$100	\$588.23	\$1,529.40	\$588.23	\$1,147.05	\$1,705.87	\$588.23	\$1,176.46	\$1,058.81	\$1,764.69
33	\$30	\$50	\$250	\$582.97	\$1,515.72	\$582.97	\$1,136.79	\$1,690.61	\$582.97	\$1,165.94	\$1,049.35	\$1,748.91
34	\$30	\$50	\$500	\$575.94	\$1,497.44	\$575.94	\$1,123.08	\$1,670.23	\$575.94	\$1,151.88	\$1,036.69	\$1,727.82
35	\$30	\$50	\$750	\$570.24	\$1,482.62	\$570.24	\$1,111.97	\$1,653.70	\$570.24	\$1,140.48	\$1,026.43	\$1,710.72
36	\$30	\$50	\$1,000	\$565.73	\$1,470.90	\$565.73	\$1,103.17	\$1,640.62	\$565.73	\$1,131.46	\$1,018.31	\$1,697.19
Carve-out												
1	\$5	\$5	\$0	\$586.23	\$1,689.72	\$586.23	\$1,241.42	\$1,896.62	\$586.23	\$1,275.91	\$1,137.97	\$1,965.59
2	\$5	\$5	\$100	\$583.89	\$1,682.98	\$583.89	\$1,236.47	\$1,889.06	\$583.89	\$1,270.82	\$1,133.43	\$1,957.75
3	\$5	\$5	\$250	\$580.30	\$1,672.64	\$580.30	\$1,228.88	\$1,877.45	\$580.30	\$1,263.01	\$1,126.47	\$1,945.72
4	\$5	\$5	\$500	\$574.29	\$1,655.29	\$574.29	\$1,216.13	\$1,857.98	\$574.29	\$1,249.92	\$1,114.79	\$1,925.55
5	\$10	\$10	\$0	\$578.12	\$1,666.34	\$578.12	\$1,224.25	\$1,870.39	\$578.12	\$1,258.26	\$1,122.23	\$1,938.40
6	\$10	\$10	\$250	\$572.15	\$1,649.14	\$572.15	\$1,211.62	\$1,851.08	\$572.15	\$1,245.27	\$1,110.65	\$1,918.39
7	\$10	\$10	\$500	\$566.12	\$1,631.75	\$566.12	\$1,198.84	\$1,831.56	\$566.12	\$1,232.14	\$1,098.93	\$1,898.16
8	\$15	\$15	\$0	\$570.56	\$1,644.56	\$570.56	\$1,208.25	\$1,845.94	\$570.56	\$1,241.81	\$1,107.56	\$1,913.06
9	\$15	\$15	\$250	\$564.54	\$1,627.22	\$564.54	\$1,195.51	\$1,826.47	\$564.54	\$1,228.71	\$1,095.88	\$1,892.88
10	\$15	\$30	\$250	\$535.25	\$1,542.79	\$535.25	\$1,133.48	\$1,731.70	\$535.25	\$1,164.96	\$1,039.02	\$1,794.67
11	\$15	\$15	\$500	\$558.53	\$1,609.87	\$558.53	\$1,182.76	\$1,807.00	\$558.53	\$1,215.62	\$1,084.20	\$1,872.71
12	\$15	\$30	\$500	\$529.56	\$1,526.37	\$529.56	\$1,121.42	\$1,713.28	\$529.56	\$1,152.57	\$1,027.97	\$1,775.58
13	\$15	\$30	\$750	\$524.58	\$1,512.02	\$524.58	\$1,110.87	\$1,697.16	\$524.58	\$1,141.73	\$1,018.30	\$1,758.88
14	\$20	\$20	\$0	\$562.40	\$1,621.04	\$562.40	\$1,190.97	\$1,819.54	\$562.40	\$1,224.05	\$1,091.72	\$1,885.70
15	\$20	\$20	\$100	\$560.01	\$1,614.13	\$560.01	\$1,185.89	\$1,811.78	\$560.01	\$1,218.84	\$1,087.07	\$1,877.67
16	\$20	\$20	\$250	\$556.44	\$1,603.87	\$556.44	\$1,178.35	\$1,800.26	\$556.44	\$1,211.08	\$1,080.16	\$1,865.72
17	\$20	\$35	\$250	\$527.36	\$1,520.03	\$527.36	\$1,116.76	\$1,706.16	\$527.36	\$1,147.78	\$1,023.69	\$1,768.20
18	\$20	\$20	\$500	\$550.43	\$1,586.52	\$550.43	\$1,165.61	\$1,780.79	\$550.43	\$1,197.99	\$1,068.47	\$1,845.55
19	\$20	\$35	\$500	\$521.73	\$1,503.81	\$521.73	\$1,104.84	\$1,687.95	\$521.73	\$1,135.53	\$1,012.77	\$1,749.33
20	\$20	\$35	\$750	\$516.81	\$1,489.62	\$516.81	\$1,094.42	\$1,672.03	\$516.81	\$1,124.82	\$1,003.22	\$1,732.83
21	\$25	\$25	\$0	\$548.21	\$1,580.13	\$548.21	\$1,160.91	\$1,773.61	\$548.21	\$1,193.16	\$1,064.17	\$1,838.11
22	\$25	\$40	\$0	\$526.63	\$1,517.95	\$526.63	\$1,115.23	\$1,703.82	\$526.63	\$1,146.20	\$1,022.29	\$1,765.77
23	\$25	\$25	\$100	\$545.85	\$1,573.34	\$545.85	\$1,155.92	\$1,766.00	\$545.85	\$1,188.03	\$1,059.60	\$1,830.21
24	\$25	\$40	\$100	\$524.37	\$1,511.41	\$524.37	\$1,110.42	\$1,696.48	\$524.37	\$1,141.27	\$1,017.89	\$1,758.17
25	\$25	\$25	\$250	\$542.40	\$1,563.39	\$542.40	\$1,148.62	\$1,754.83	\$542.40	\$1,180.52	\$1,052.90	\$1,818.64
26	\$25	\$40	\$250	\$521.02	\$1,501.78	\$521.02	\$1,103.35	\$1,685.67	\$521.02	\$1,133.99	\$1,011.40	\$1,746.96
27	\$25	\$25	\$500	\$536.57	\$1,546.59	\$536.57	\$1,136.27	\$1,735.97	\$536.57	\$1,167.83	\$1,041.58	\$1,799.09
28	\$25	\$40	\$500	\$515.47	\$1,485.75	\$515.47	\$1,091.57	\$1,667.68	\$515.47	\$1,121.90	\$1,000.61	\$1,728.33
29	\$25	\$40	\$750	\$510.60	\$1,471.72	\$510.60	\$1,081.26	\$1,651.93	\$510.60	\$1,111.30	\$991.16	\$1,712.00
30	\$25	\$40	\$1,000	\$506.76	\$1,460.67	\$506.76	\$1,073.14	\$1,639.52	\$506.76	\$1,102.95	\$983.71	\$1,699.14
31	\$30	\$50	\$0	\$502.74	\$1,449.08	\$502.74	\$1,064.63	\$1,626.52	\$502.74	\$1,094.20	\$975.91	\$1,685.66
32	\$30	\$50	\$100	\$500.00	\$1,441.16	\$500.00	\$1,058.81	\$1,617.63	\$500.00	\$1,088.23	\$970.58	\$1,676.46
33	\$30	\$50	\$250	\$495.52	\$1,428.28	\$495.52	\$1,049.35	\$1,603.17	\$495.52	\$1,078.49	\$961.90	\$1,661.46
34	\$30	\$50	\$500	\$489.55	\$1,411.05	\$489.55	\$1,036.69	\$1,583.84	\$489.55	\$1,065.49	\$950.30	\$1,641.43
35	\$30	\$50	\$750	\$484.70	\$1,397.09	\$484.70	\$1,026.43	\$1,568.16	\$484.70	\$1,054.94	\$940.90	\$1,625.18
36	\$30	\$50	\$1,000	\$480.87	\$1,386.04	\$480.87	\$1,018.31	\$1,555.76	\$480.87	\$1,046.60	\$933.45	\$1,612.33

*Downstate 1: BRONX, KINGS, RICHMOND, ROCKLAND, NEW JERSEY

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 2: April - June 2013
Downstate 2 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$736.39	\$1,914.61	\$736.39	\$1,435.96	\$2,135.53	\$736.39	\$1,472.78	\$1,325.50	\$2,209.17
2	\$5	\$5	\$100	\$733.45	\$1,906.97	\$733.45	\$1,430.23	\$2,127.01	\$733.45	\$1,466.90	\$1,320.21	\$2,200.35
3	\$5	\$5	\$250	\$728.96	\$1,895.30	\$728.96	\$1,421.47	\$2,113.98	\$728.96	\$1,457.92	\$1,312.13	\$2,186.88
4	\$5	\$5	\$500	\$721.36	\$1,875.54	\$721.36	\$1,406.65	\$2,091.94	\$721.36	\$1,442.72	\$1,298.45	\$2,164.08
5	\$10	\$10	\$0	\$726.19	\$1,888.09	\$726.19	\$1,416.07	\$2,105.95	\$726.19	\$1,452.38	\$1,307.14	\$2,178.57
6	\$10	\$10	\$250	\$718.68	\$1,868.57	\$718.68	\$1,401.43	\$2,084.17	\$718.68	\$1,437.36	\$1,293.62	\$2,156.04
7	\$10	\$10	\$500	\$711.12	\$1,848.91	\$711.12	\$1,386.68	\$2,062.25	\$711.12	\$1,422.24	\$1,280.02	\$2,133.36
8	\$15	\$15	\$0	\$716.67	\$1,863.34	\$716.67	\$1,397.51	\$2,078.34	\$716.67	\$1,433.34	\$1,290.01	\$2,150.01
9	\$15	\$15	\$250	\$709.14	\$1,843.76	\$709.14	\$1,382.82	\$2,056.51	\$709.14	\$1,418.28	\$1,276.45	\$2,127.42
10	\$15	\$30	\$250	\$672.38	\$1,748.19	\$672.38	\$1,311.14	\$1,949.90	\$672.38	\$1,344.76	\$1,210.28	\$2,017.14
11	\$15	\$15	\$500	\$701.56	\$1,824.06	\$701.56	\$1,368.04	\$2,034.52	\$701.56	\$1,403.12	\$1,262.81	\$2,104.68
12	\$15	\$30	\$500	\$665.20	\$1,729.52	\$665.20	\$1,297.14	\$1,929.08	\$665.20	\$1,330.40	\$1,197.36	\$1,995.60
13	\$15	\$30	\$750	\$658.93	\$1,713.22	\$658.93	\$1,284.91	\$1,910.90	\$658.93	\$1,317.86	\$1,186.07	\$1,976.79
14	\$20	\$20	\$0	\$706.47	\$1,836.82	\$706.47	\$1,377.62	\$2,048.76	\$706.47	\$1,412.94	\$1,271.65	\$2,119.41
15	\$20	\$20	\$100	\$703.43	\$1,828.92	\$703.43	\$1,371.69	\$2,039.95	\$703.43	\$1,406.86	\$1,266.17	\$2,110.29
16	\$20	\$20	\$250	\$698.95	\$1,817.27	\$698.95	\$1,362.95	\$2,026.96	\$698.95	\$1,397.90	\$1,258.11	\$2,096.85
17	\$20	\$35	\$250	\$662.44	\$1,722.34	\$662.44	\$1,291.76	\$1,921.08	\$662.44	\$1,324.88	\$1,192.39	\$1,987.32
18	\$20	\$20	\$500	\$691.40	\$1,797.64	\$691.40	\$1,348.23	\$2,005.06	\$691.40	\$1,382.80	\$1,244.52	\$2,074.20
19	\$20	\$35	\$500	\$655.36	\$1,703.94	\$655.36	\$1,277.95	\$1,900.54	\$655.36	\$1,310.72	\$1,179.65	\$1,966.08
20	\$20	\$35	\$750	\$649.18	\$1,687.87	\$649.18	\$1,265.90	\$1,882.62	\$649.18	\$1,298.36	\$1,168.52	\$1,947.54
21	\$25	\$25	\$0	\$688.62	\$1,790.41	\$688.62	\$1,342.81	\$1,997.00	\$688.62	\$1,377.24	\$1,239.52	\$2,065.86
22	\$25	\$40	\$0	\$661.52	\$1,719.95	\$661.52	\$1,289.96	\$1,918.41	\$661.52	\$1,323.04	\$1,190.74	\$1,984.56
23	\$25	\$25	\$100	\$685.64	\$1,782.66	\$685.64	\$1,337.00	\$1,988.36	\$685.64	\$1,371.28	\$1,234.15	\$2,056.92
24	\$25	\$40	\$100	\$658.68	\$1,712.57	\$658.68	\$1,284.43	\$1,910.17	\$658.68	\$1,317.36	\$1,185.62	\$1,976.04
25	\$25	\$25	\$250	\$681.31	\$1,771.41	\$681.31	\$1,328.55	\$1,975.80	\$681.31	\$1,362.62	\$1,226.36	\$2,043.93
26	\$25	\$40	\$250	\$654.47	\$1,701.62	\$654.47	\$1,276.22	\$1,897.96	\$654.47	\$1,308.94	\$1,178.05	\$1,963.41
27	\$25	\$25	\$500	\$674.00	\$1,752.40	\$674.00	\$1,314.30	\$1,954.60	\$674.00	\$1,348.00	\$1,213.20	\$2,022.00
28	\$25	\$40	\$500	\$647.48	\$1,683.45	\$647.48	\$1,262.59	\$1,877.69	\$647.48	\$1,294.96	\$1,165.46	\$1,942.44
29	\$25	\$40	\$750	\$641.38	\$1,667.59	\$641.38	\$1,250.69	\$1,860.00	\$641.38	\$1,282.76	\$1,154.48	\$1,924.14
30	\$25	\$40	\$1,000	\$636.54	\$1,655.00	\$636.54	\$1,241.25	\$1,845.97	\$636.54	\$1,273.08	\$1,145.77	\$1,909.62
31	\$30	\$50	\$0	\$631.52	\$1,641.95	\$631.52	\$1,231.46	\$1,831.41	\$631.52	\$1,263.04	\$1,136.74	\$1,894.56
32	\$30	\$50	\$100	\$628.06	\$1,632.96	\$628.06	\$1,224.72	\$1,821.37	\$628.06	\$1,256.12	\$1,130.51	\$1,884.18
33	\$30	\$50	\$250	\$622.45	\$1,618.37	\$622.45	\$1,213.78	\$1,805.11	\$622.45	\$1,244.90	\$1,120.41	\$1,867.35
34	\$30	\$50	\$500	\$614.94	\$1,598.84	\$614.94	\$1,199.13	\$1,783.33	\$614.94	\$1,229.88	\$1,106.89	\$1,844.82
35	\$30	\$50	\$750	\$608.85	\$1,583.01	\$608.85	\$1,187.26	\$1,765.67	\$608.85	\$1,217.70	\$1,095.93	\$1,826.55
36	\$30	\$50	\$1,000	\$604.03	\$1,570.48	\$604.03	\$1,177.86	\$1,751.69	\$604.03	\$1,208.06	\$1,087.25	\$1,812.09
Carve-out												
1	\$5	\$5	\$0	\$625.93	\$1,804.16	\$625.93	\$1,325.50	\$2,025.07	\$625.93	\$1,362.32	\$1,215.04	\$2,098.71
2	\$5	\$5	\$100	\$623.43	\$1,796.95	\$623.43	\$1,320.21	\$2,016.99	\$623.43	\$1,356.88	\$1,210.19	\$2,090.33
3	\$5	\$5	\$250	\$619.62	\$1,785.95	\$619.62	\$1,312.13	\$2,004.64	\$619.62	\$1,348.58	\$1,202.78	\$2,077.54
4	\$5	\$5	\$500	\$613.16	\$1,767.33	\$613.16	\$1,298.45	\$1,983.74	\$613.16	\$1,334.52	\$1,190.24	\$2,055.88
5	\$10	\$10	\$0	\$617.26	\$1,779.17	\$617.26	\$1,307.14	\$1,997.02	\$617.26	\$1,343.45	\$1,198.21	\$2,069.64
6	\$10	\$10	\$250	\$610.88	\$1,760.77	\$610.88	\$1,293.62	\$1,976.37	\$610.88	\$1,329.56	\$1,185.82	\$2,048.24
7	\$10	\$10	\$500	\$604.45	\$1,742.24	\$604.45	\$1,280.02	\$1,955.58	\$604.45	\$1,315.57	\$1,173.35	\$2,026.69
8	\$15	\$15	\$0	\$609.17	\$1,755.84	\$609.17	\$1,290.01	\$1,970.84	\$609.17	\$1,325.84	\$1,182.51	\$2,042.51
9	\$15	\$15	\$250	\$602.77	\$1,737.39	\$602.77	\$1,276.45	\$1,950.14	\$602.77	\$1,311.91	\$1,170.08	\$2,021.05
10	\$15	\$30	\$250	\$571.52	\$1,647.33	\$571.52	\$1,210.28	\$1,849.05	\$571.52	\$1,243.90	\$1,109.43	\$1,916.28
11	\$15	\$15	\$500	\$596.33	\$1,718.82	\$596.33	\$1,262.81	\$1,929.29	\$596.33	\$1,297.89	\$1,157.57	\$1,999.45
12	\$15	\$30	\$500	\$565.42	\$1,629.74	\$565.42	\$1,197.36	\$1,829.30	\$565.42	\$1,230.62	\$1,097.58	\$1,895.82
13	\$15	\$30	\$750	\$560.09	\$1,614.38	\$560.09	\$1,186.07	\$1,812.06	\$560.09	\$1,219.02	\$1,087.23	\$1,877.95
14	\$20	\$20	\$0	\$600.50	\$1,730.85	\$600.50	\$1,271.65	\$1,942.79	\$600.50	\$1,306.97	\$1,165.68	\$2,013.44
15	\$20	\$20	\$100	\$597.92	\$1,723.40	\$597.92	\$1,266.17	\$1,934.43	\$597.92	\$1,301.35	\$1,160.66	\$2,004.78
16	\$20	\$20	\$250	\$594.11	\$1,712.43	\$594.11	\$1,258.11	\$1,922.11	\$594.11	\$1,293.06	\$1,153.27	\$1,992.01
17	\$20	\$35	\$250	\$563.07	\$1,622.98	\$563.07	\$1,192.39	\$1,821.71	\$563.07	\$1,225.51	\$1,093.03	\$1,887.95
18	\$20	\$20	\$500	\$587.69	\$1,693.93	\$587.69	\$1,244.52	\$1,901.35	\$587.69	\$1,279.09	\$1,140.81	\$1,970.49
19	\$20	\$35	\$500	\$557.06	\$1,605.63	\$557.06	\$1,179.65	\$1,802.24	\$557.06	\$1,212.42	\$1,081.34	\$1,867.78
20	\$20	\$35	\$750	\$551.80	\$1,590.49	\$551.80	\$1,168.52	\$1,785.25	\$551.80	\$1,200.98	\$1,071.15	\$1,850.16
21	\$25	\$25	\$0	\$585.33	\$1,687.12	\$585.33	\$1,239.52	\$1,893.71	\$585.33	\$1,273.95	\$1,136.22	\$1,962.57
22	\$25	\$40	\$0	\$562.29	\$1,620.72	\$562.29	\$1,190.74	\$1,819.18	\$562.29	\$1,223.81	\$1,091.51	\$1,885.33
23	\$25	\$25	\$100	\$582.79	\$1,679.82	\$582.79	\$1,234.15	\$1,885.51	\$582.79	\$1,268.43	\$1,131.31	\$1,954.07
24	\$25	\$40	\$100	\$559.88	\$1,613.77	\$559.88	\$1,185.62	\$1,811.37	\$559.88	\$1,218.56	\$1,086.82	\$1,877.24
25	\$25	\$25	\$250	\$579.11	\$1,669.21	\$579.11	\$1,226.36	\$1,873.60	\$579.11	\$1,260.42	\$1,124.16	\$1,941.73
26	\$25	\$40	\$250	\$556.30	\$1,603.45	\$556.30	\$1,178.05	\$1,799.79	\$556.30	\$1,210.77	\$1,079.88	\$1,865.24
27	\$25	\$25	\$500	\$572.90	\$1,651.30	\$572.90	\$1,213.20	\$1,853.50	\$572.90	\$1,246.90	\$1,112.10	\$1,920.90
28	\$25	\$40	\$500	\$550.36	\$1,586.33	\$550.36	\$1,165.46	\$1,780.57	\$550.36	\$1,197.84	\$1,068.34	\$1,845.32
29	\$25	\$40	\$750	\$545.17	\$1,571.38	\$545.17	\$1,154.48	\$1,763.80	\$545.17	\$1,186.55	\$1,058.28	\$1,827.93
30	\$25	\$40	\$1,000	\$541.06	\$1,559.52	\$541.06	\$1,145.77	\$1,750.49	\$541.06	\$1,177.60	\$1,050.29	\$1,814.14
31	\$30	\$50	\$0	\$536.79	\$1,547.22	\$536.79	\$1,136.74	\$1,736.68	\$536.79	\$1,168.31	\$1,042.01	\$1,799.83
32	\$30	\$50	\$100	\$533.85	\$1,538.75	\$533.85	\$1,130.51	\$1,727.17	\$533.85	\$1,161.91	\$1,036.30	\$1,789.97
33	\$30	\$50	\$250	\$529.08	\$1,525.00	\$529.08	\$1,120.41	\$1,711.74	\$529.08	\$1,151.53	\$1,027.04	\$1,773.98
34	\$30	\$50	\$500	\$522.70	\$1,506.60	\$522.70	\$1,106.89	\$1,691.09	\$522.70	\$1,137.64	\$1,014.65	\$1,752.58
35	\$30	\$50	\$750	\$517.52	\$1,491.68	\$517.52	\$1,095.93	\$1,674.34	\$517.52	\$1,126.37	\$1,004.60	\$1,735.22
36	\$30	\$50	\$1,000	\$513.43	\$1,479.87	\$513.43	\$1,087.25	\$1,661.08	\$513.43	\$1,117.46	\$996.65	\$1,721.49

*Downstate 2: NASSAU, NEW YORK, QUEENS, SUFFOLK

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 2: April - June 2013
Mid-Hudson Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$719.15	\$1,869.79	\$719.15	\$1,402.34	\$2,085.54	\$719.15	\$1,438.30	\$1,294.47	\$2,157.45
2	\$5	\$5	\$100	\$716.28	\$1,862.33	\$716.28	\$1,396.75	\$2,077.21	\$716.28	\$1,432.56	\$1,289.30	\$2,148.84
3	\$5	\$5	\$250	\$711.87	\$1,850.86	\$711.87	\$1,388.15	\$2,064.42	\$711.87	\$1,423.74	\$1,281.37	\$2,135.61
4	\$5	\$5	\$500	\$704.49	\$1,831.67	\$704.49	\$1,373.76	\$2,043.02	\$704.49	\$1,408.98	\$1,268.08	\$2,113.47
5	\$10	\$10	\$0	\$709.17	\$1,843.84	\$709.17	\$1,382.88	\$2,056.59	\$709.17	\$1,418.34	\$1,276.51	\$2,127.51
6	\$10	\$10	\$250	\$701.85	\$1,824.81	\$701.85	\$1,368.61	\$2,035.37	\$701.85	\$1,403.70	\$1,263.33	\$2,105.55
7	\$10	\$10	\$500	\$694.46	\$1,805.60	\$694.46	\$1,354.20	\$2,013.93	\$694.46	\$1,388.92	\$1,250.03	\$2,083.38
8	\$15	\$15	\$0	\$699.91	\$1,819.77	\$699.91	\$1,364.82	\$2,029.74	\$699.91	\$1,399.82	\$1,259.84	\$2,099.73
9	\$15	\$15	\$250	\$692.55	\$1,800.63	\$692.55	\$1,350.47	\$2,008.40	\$692.55	\$1,385.10	\$1,246.59	\$2,077.65
10	\$15	\$30	\$250	\$656.63	\$1,707.24	\$656.63	\$1,280.43	\$1,904.23	\$656.63	\$1,313.26	\$1,181.93	\$1,969.89
11	\$15	\$15	\$500	\$685.14	\$1,781.36	\$685.14	\$1,336.02	\$1,986.91	\$685.14	\$1,370.28	\$1,233.25	\$2,055.42
12	\$15	\$30	\$500	\$649.63	\$1,689.04	\$649.63	\$1,266.78	\$1,883.93	\$649.63	\$1,299.26	\$1,169.33	\$1,948.89
13	\$15	\$30	\$750	\$643.50	\$1,673.10	\$643.50	\$1,254.83	\$1,866.15	\$643.50	\$1,287.00	\$1,158.30	\$1,930.50
14	\$20	\$20	\$0	\$689.92	\$1,793.79	\$689.92	\$1,345.34	\$2,000.77	\$689.92	\$1,379.84	\$1,241.86	\$2,069.76
15	\$20	\$20	\$100	\$686.96	\$1,786.10	\$686.96	\$1,339.57	\$1,992.18	\$686.96	\$1,373.92	\$1,236.53	\$2,060.88
16	\$20	\$20	\$250	\$682.60	\$1,774.76	\$682.60	\$1,331.07	\$1,979.54	\$682.60	\$1,365.20	\$1,228.68	\$2,047.80
17	\$20	\$35	\$250	\$646.92	\$1,681.99	\$646.92	\$1,261.49	\$1,876.07	\$646.92	\$1,293.84	\$1,164.46	\$1,940.76
18	\$20	\$20	\$500	\$675.19	\$1,755.49	\$675.19	\$1,316.62	\$1,958.05	\$675.19	\$1,350.38	\$1,215.34	\$2,025.57
19	\$20	\$35	\$500	\$640.01	\$1,664.03	\$640.01	\$1,248.02	\$1,856.03	\$640.01	\$1,280.02	\$1,152.02	\$1,920.03
20	\$20	\$35	\$750	\$633.97	\$1,648.32	\$633.97	\$1,236.24	\$1,838.51	\$633.97	\$1,267.94	\$1,141.15	\$1,901.91
21	\$25	\$25	\$0	\$672.48	\$1,748.45	\$672.48	\$1,311.34	\$1,950.19	\$672.48	\$1,344.96	\$1,210.46	\$2,017.44
22	\$25	\$40	\$0	\$646.03	\$1,679.68	\$646.03	\$1,259.76	\$1,873.49	\$646.03	\$1,292.06	\$1,162.85	\$1,938.09
23	\$25	\$25	\$100	\$669.60	\$1,740.96	\$669.60	\$1,305.72	\$1,941.84	\$669.60	\$1,339.20	\$1,205.28	\$2,008.80
24	\$25	\$40	\$100	\$643.26	\$1,672.48	\$643.26	\$1,254.36	\$1,865.45	\$643.26	\$1,286.52	\$1,157.87	\$1,929.78
25	\$25	\$25	\$250	\$665.36	\$1,729.94	\$665.36	\$1,297.45	\$1,929.54	\$665.36	\$1,330.72	\$1,197.65	\$1,996.08
26	\$25	\$40	\$250	\$639.16	\$1,661.82	\$639.16	\$1,246.36	\$1,853.56	\$639.16	\$1,278.32	\$1,150.49	\$1,917.48
27	\$25	\$25	\$500	\$658.23	\$1,711.40	\$658.23	\$1,283.55	\$1,908.87	\$658.23	\$1,316.46	\$1,184.81	\$1,974.69
28	\$25	\$40	\$500	\$632.32	\$1,644.03	\$632.32	\$1,233.02	\$1,833.73	\$632.32	\$1,264.64	\$1,138.18	\$1,896.96
29	\$25	\$40	\$750	\$626.37	\$1,628.56	\$626.37	\$1,221.42	\$1,816.47	\$626.37	\$1,252.74	\$1,127.47	\$1,879.11
30	\$25	\$40	\$1,000	\$621.66	\$1,616.32	\$621.66	\$1,212.24	\$1,802.81	\$621.66	\$1,243.32	\$1,118.99	\$1,864.98
31	\$30	\$50	\$0	\$616.74	\$1,603.52	\$616.74	\$1,202.64	\$1,788.55	\$616.74	\$1,233.48	\$1,110.13	\$1,850.22
32	\$30	\$50	\$100	\$613.35	\$1,594.71	\$613.35	\$1,196.03	\$1,778.72	\$613.35	\$1,226.70	\$1,104.03	\$1,840.05
33	\$30	\$50	\$250	\$607.87	\$1,580.46	\$607.87	\$1,185.35	\$1,762.82	\$607.87	\$1,215.74	\$1,094.17	\$1,823.61
34	\$30	\$50	\$500	\$600.56	\$1,561.46	\$600.56	\$1,171.09	\$1,741.62	\$600.56	\$1,201.12	\$1,081.01	\$1,801.68
35	\$30	\$50	\$750	\$594.60	\$1,545.96	\$594.60	\$1,159.47	\$1,724.34	\$594.60	\$1,189.20	\$1,070.28	\$1,783.80
36	\$30	\$50	\$1,000	\$589.86	\$1,533.64	\$589.86	\$1,150.23	\$1,710.59	\$589.86	\$1,179.72	\$1,061.75	\$1,769.58
Carve-out												
1	\$5	\$5	\$0	\$611.28	\$1,761.92	\$611.28	\$1,294.47	\$1,977.66	\$611.28	\$1,330.43	\$1,186.60	\$2,049.58
2	\$5	\$5	\$100	\$608.84	\$1,754.89	\$608.84	\$1,289.30	\$1,969.77	\$608.84	\$1,325.12	\$1,181.86	\$2,041.40
3	\$5	\$5	\$250	\$605.09	\$1,744.08	\$605.09	\$1,281.37	\$1,957.64	\$605.09	\$1,316.96	\$1,174.59	\$2,028.83
4	\$5	\$5	\$500	\$598.82	\$1,726.00	\$598.82	\$1,268.08	\$1,937.35	\$598.82	\$1,303.31	\$1,162.41	\$2,007.80
5	\$10	\$10	\$0	\$602.79	\$1,737.47	\$602.79	\$1,276.51	\$1,950.22	\$602.79	\$1,311.96	\$1,170.13	\$2,021.13
6	\$10	\$10	\$250	\$596.57	\$1,719.53	\$596.57	\$1,263.33	\$1,930.09	\$596.57	\$1,298.42	\$1,158.05	\$2,000.27
7	\$10	\$10	\$500	\$590.29	\$1,701.43	\$590.29	\$1,250.03	\$1,909.77	\$590.29	\$1,284.75	\$1,145.86	\$1,979.21
8	\$15	\$15	\$0	\$594.92	\$1,714.78	\$594.92	\$1,259.84	\$1,924.75	\$594.92	\$1,294.83	\$1,154.85	\$1,994.74
9	\$15	\$15	\$250	\$588.67	\$1,696.75	\$588.67	\$1,246.59	\$1,904.51	\$588.67	\$1,281.22	\$1,142.71	\$1,973.77
10	\$15	\$30	\$250	\$558.14	\$1,608.74	\$558.14	\$1,181.93	\$1,805.73	\$558.14	\$1,214.77	\$1,083.44	\$1,871.40
11	\$15	\$15	\$500	\$582.37	\$1,678.59	\$582.37	\$1,233.25	\$1,884.14	\$582.37	\$1,267.51	\$1,130.48	\$1,952.65
12	\$15	\$30	\$500	\$552.19	\$1,591.59	\$552.19	\$1,169.33	\$1,786.48	\$552.19	\$1,201.82	\$1,071.89	\$1,851.45
13	\$15	\$30	\$750	\$546.98	\$1,576.58	\$546.98	\$1,158.30	\$1,769.63	\$546.98	\$1,190.48	\$1,061.78	\$1,833.98
14	\$20	\$20	\$0	\$586.43	\$1,690.30	\$586.43	\$1,241.86	\$1,897.28	\$586.43	\$1,276.35	\$1,138.37	\$1,966.27
15	\$20	\$20	\$100	\$583.92	\$1,683.05	\$583.92	\$1,236.53	\$1,889.14	\$583.92	\$1,270.88	\$1,133.48	\$1,957.84
16	\$20	\$20	\$250	\$580.21	\$1,672.37	\$580.21	\$1,228.68	\$1,877.15	\$580.21	\$1,262.81	\$1,126.29	\$1,945.41
17	\$20	\$35	\$250	\$549.88	\$1,584.95	\$549.88	\$1,164.46	\$1,779.03	\$549.88	\$1,196.80	\$1,067.42	\$1,843.72
18	\$20	\$20	\$500	\$573.91	\$1,654.22	\$573.91	\$1,215.34	\$1,856.77	\$573.91	\$1,249.10	\$1,114.06	\$1,924.29
19	\$20	\$35	\$500	\$544.01	\$1,568.02	\$544.01	\$1,152.02	\$1,760.03	\$544.01	\$1,184.02	\$1,056.02	\$1,824.03
20	\$20	\$35	\$750	\$538.87	\$1,553.23	\$538.87	\$1,141.15	\$1,743.42	\$538.87	\$1,172.84	\$1,046.05	\$1,806.81
21	\$25	\$25	\$0	\$571.61	\$1,647.58	\$571.61	\$1,210.46	\$1,849.32	\$571.61	\$1,244.09	\$1,109.59	\$1,916.57
22	\$25	\$40	\$0	\$549.13	\$1,582.77	\$549.13	\$1,162.85	\$1,776.58	\$549.13	\$1,195.16	\$1,065.95	\$1,841.19
23	\$25	\$25	\$100	\$569.16	\$1,640.52	\$569.16	\$1,205.28	\$1,841.40	\$569.16	\$1,238.76	\$1,104.84	\$1,908.36
24	\$25	\$40	\$100	\$546.77	\$1,575.99	\$546.77	\$1,157.87	\$1,768.97	\$546.77	\$1,190.03	\$1,061.38	\$1,833.29
25	\$25	\$25	\$250	\$565.56	\$1,630.13	\$565.56	\$1,197.65	\$1,829.74	\$565.56	\$1,230.92	\$1,097.84	\$1,896.28
26	\$25	\$40	\$250	\$543.29	\$1,565.94	\$543.29	\$1,150.49	\$1,757.69	\$543.29	\$1,182.45	\$1,054.61	\$1,821.61
27	\$25	\$25	\$500	\$559.50	\$1,612.66	\$559.50	\$1,184.81	\$1,810.13	\$559.50	\$1,217.73	\$1,086.08	\$1,875.96
28	\$25	\$40	\$500	\$537.47	\$1,549.18	\$537.47	\$1,138.18	\$1,738.88	\$537.47	\$1,169.79	\$1,043.33	\$1,802.11
29	\$25	\$40	\$750	\$532.41	\$1,534.61	\$532.41	\$1,127.47	\$1,722.52	\$532.41	\$1,158.78	\$1,033.51	\$1,785.15
30	\$25	\$40	\$1,000	\$528.41	\$1,523.07	\$528.41	\$1,118.99	\$1,709.57	\$528.41	\$1,150.07	\$1,025.74	\$1,771.73
31	\$30	\$50	\$0	\$524.23	\$1,511.01	\$524.23	\$1,110.13	\$1,696.04	\$524.23	\$1,140.97	\$1,017.62	\$1,757.71
32	\$30	\$50	\$100	\$521.35	\$1,502.71	\$521.35	\$1,104.03	\$1,686.71	\$521.35	\$1,134.70	\$1,012.03	\$1,748.05
33	\$30	\$50	\$250	\$516.69	\$1,489.28	\$516.69	\$1,094.17	\$1,671.64	\$516.69	\$1,124.56	\$1,002.99	\$1,732.43
34	\$30	\$50	\$500	\$510.48	\$1,471.37	\$510.48	\$1,081.01	\$1,651.54	\$510.48	\$1,111.04	\$990.92	\$1,711.60
35	\$30	\$50	\$750	\$505.41	\$1,456.77	\$505.41	\$1,070.28	\$1,635.15	\$505.41	\$1,100.01	\$981.09	\$1,694.61
36	\$30	\$50	\$1,000	\$501.38	\$1,445.16	\$501.38	\$1,061.75	\$1,622.12	\$501.38	\$1,091.24	\$973.27	\$1,681.10

*Mid-Hudson: DUTCHESS, ORANGE, PUTNAM, SULLIVAN, ULSTER, WESTCHESTER, CONNECTICUT

Empire HealthChoice HMO, Inc.

Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 2: April - June 2013
Capital Region*

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$556.06	\$1,445.76	\$556.06	\$1,084.32	\$1,612.57	\$556.06	\$1,112.12	\$1,000.91	\$1,668.18
2	\$5	\$5	\$100	\$553.85	\$1,440.01	\$553.85	\$1,080.01	\$1,606.17	\$553.85	\$1,107.70	\$996.93	\$1,661.55
3	\$5	\$5	\$250	\$550.44	\$1,431.14	\$550.44	\$1,073.36	\$1,596.28	\$550.44	\$1,100.88	\$990.79	\$1,651.32
4	\$5	\$5	\$500	\$544.73	\$1,416.30	\$544.73	\$1,062.22	\$1,579.72	\$544.73	\$1,089.46	\$980.51	\$1,634.19
5	\$10	\$10	\$0	\$548.36	\$1,425.74	\$548.36	\$1,069.30	\$1,590.24	\$548.36	\$1,096.72	\$987.05	\$1,645.08
6	\$10	\$10	\$250	\$542.71	\$1,411.05	\$542.71	\$1,058.28	\$1,573.86	\$542.71	\$1,085.42	\$976.88	\$1,628.13
7	\$10	\$10	\$500	\$536.97	\$1,396.12	\$536.97	\$1,047.09	\$1,557.21	\$536.97	\$1,073.94	\$966.55	\$1,610.91
8	\$15	\$15	\$0	\$541.19	\$1,407.09	\$541.19	\$1,055.32	\$1,569.45	\$541.19	\$1,082.38	\$974.14	\$1,623.57
9	\$15	\$15	\$250	\$535.48	\$1,392.25	\$535.48	\$1,044.19	\$1,552.89	\$535.48	\$1,070.96	\$963.86	\$1,606.44
10	\$15	\$30	\$250	\$507.73	\$1,320.10	\$507.73	\$990.07	\$1,472.42	\$507.73	\$1,015.46	\$913.91	\$1,523.19
11	\$15	\$15	\$500	\$529.76	\$1,377.38	\$529.76	\$1,033.03	\$1,536.30	\$529.76	\$1,059.52	\$953.57	\$1,589.28
12	\$15	\$30	\$500	\$502.31	\$1,306.01	\$502.31	\$979.50	\$1,456.70	\$502.31	\$1,004.62	\$904.16	\$1,506.93
13	\$15	\$30	\$750	\$497.58	\$1,293.71	\$497.58	\$970.28	\$1,442.98	\$497.58	\$995.16	\$895.64	\$1,492.74
14	\$20	\$20	\$0	\$533.47	\$1,387.02	\$533.47	\$1,040.27	\$1,547.06	\$533.47	\$1,066.94	\$960.25	\$1,600.41
15	\$20	\$20	\$100	\$531.18	\$1,381.07	\$531.18	\$1,035.80	\$1,540.42	\$531.18	\$1,062.36	\$956.12	\$1,593.54
16	\$20	\$20	\$250	\$527.81	\$1,372.31	\$527.81	\$1,029.23	\$1,530.65	\$527.81	\$1,055.62	\$950.06	\$1,583.43
17	\$20	\$35	\$250	\$500.24	\$1,300.62	\$500.24	\$975.47	\$1,450.70	\$500.24	\$1,000.48	\$900.43	\$1,500.72
18	\$20	\$20	\$500	\$522.07	\$1,357.38	\$522.07	\$1,018.04	\$1,514.00	\$522.07	\$1,044.14	\$939.73	\$1,566.21
19	\$20	\$35	\$500	\$494.88	\$1,286.69	\$494.88	\$965.02	\$1,435.15	\$494.88	\$989.76	\$890.78	\$1,484.64
20	\$20	\$35	\$750	\$490.21	\$1,274.55	\$490.21	\$955.91	\$1,421.61	\$490.21	\$980.42	\$882.38	\$1,470.63
21	\$25	\$25	\$0	\$520.01	\$1,352.03	\$520.01	\$1,014.02	\$1,508.03	\$520.01	\$1,040.02	\$936.02	\$1,560.03
22	\$25	\$40	\$0	\$499.54	\$1,298.80	\$499.54	\$974.10	\$1,448.67	\$499.54	\$999.08	\$899.17	\$1,498.62
23	\$25	\$25	\$100	\$517.75	\$1,346.15	\$517.75	\$1,009.61	\$1,501.48	\$517.75	\$1,035.50	\$931.95	\$1,553.25
24	\$25	\$40	\$100	\$497.38	\$1,293.19	\$497.38	\$969.89	\$1,442.40	\$497.38	\$994.76	\$895.28	\$1,492.14
25	\$25	\$25	\$250	\$514.49	\$1,337.67	\$514.49	\$1,003.26	\$1,492.02	\$514.49	\$1,028.98	\$926.08	\$1,543.47
26	\$25	\$40	\$250	\$494.21	\$1,284.95	\$494.21	\$963.71	\$1,433.21	\$494.21	\$988.42	\$889.58	\$1,482.63
27	\$25	\$25	\$500	\$508.95	\$1,323.27	\$508.95	\$992.45	\$1,475.96	\$508.95	\$1,017.90	\$916.11	\$1,526.85
28	\$25	\$40	\$500	\$488.93	\$1,271.22	\$488.93	\$953.41	\$1,417.90	\$488.93	\$977.86	\$880.07	\$1,466.79
29	\$25	\$40	\$750	\$484.33	\$1,259.26	\$484.33	\$944.44	\$1,404.56	\$484.33	\$968.66	\$871.79	\$1,452.99
30	\$25	\$40	\$1,000	\$480.67	\$1,249.74	\$480.67	\$937.31	\$1,393.94	\$480.67	\$961.34	\$865.21	\$1,442.01
31	\$30	\$50	\$0	\$476.87	\$1,239.86	\$476.87	\$929.90	\$1,382.92	\$476.87	\$953.74	\$858.37	\$1,430.61
32	\$30	\$50	\$100	\$474.25	\$1,233.05	\$474.25	\$924.79	\$1,375.33	\$474.25	\$948.50	\$853.65	\$1,422.75
33	\$30	\$50	\$250	\$470.01	\$1,222.03	\$470.01	\$916.52	\$1,363.03	\$470.01	\$940.02	\$846.02	\$1,410.03
34	\$30	\$50	\$500	\$464.35	\$1,207.31	\$464.35	\$905.48	\$1,346.62	\$464.35	\$928.70	\$835.83	\$1,393.05
35	\$30	\$50	\$750	\$459.76	\$1,195.38	\$459.76	\$896.53	\$1,333.30	\$459.76	\$919.52	\$827.57	\$1,379.28
36	\$30	\$50	\$1,000	\$456.12	\$1,185.91	\$456.12	\$889.43	\$1,322.75	\$456.12	\$912.24	\$821.02	\$1,368.36
Carve-out												
1	\$5	\$5	\$0	\$472.65	\$1,362.35	\$472.65	\$1,000.91	\$1,529.17	\$472.65	\$1,028.71	\$917.50	\$1,584.77
2	\$5	\$5	\$100	\$470.77	\$1,356.93	\$470.77	\$996.93	\$1,523.09	\$470.77	\$1,024.62	\$913.85	\$1,578.47
3	\$5	\$5	\$250	\$467.87	\$1,348.58	\$467.87	\$990.79	\$1,513.71	\$467.87	\$1,018.31	\$908.23	\$1,568.75
4	\$5	\$5	\$500	\$463.02	\$1,334.59	\$463.02	\$980.51	\$1,498.01	\$463.02	\$1,007.75	\$898.80	\$1,552.48
5	\$10	\$10	\$0	\$466.11	\$1,343.48	\$466.11	\$987.05	\$1,507.99	\$466.11	\$1,014.47	\$904.79	\$1,562.83
6	\$10	\$10	\$250	\$461.30	\$1,329.64	\$461.30	\$976.88	\$1,492.45	\$461.30	\$1,004.01	\$895.47	\$1,546.72
7	\$10	\$10	\$500	\$456.42	\$1,315.58	\$456.42	\$966.55	\$1,476.67	\$456.42	\$993.39	\$886.00	\$1,530.36
8	\$15	\$15	\$0	\$460.01	\$1,325.92	\$460.01	\$974.14	\$1,488.27	\$460.01	\$1,001.20	\$892.96	\$1,542.39
9	\$15	\$15	\$250	\$455.16	\$1,311.93	\$455.16	\$963.86	\$1,472.57	\$455.16	\$990.64	\$883.54	\$1,526.12
10	\$15	\$30	\$250	\$431.57	\$1,243.94	\$431.57	\$913.91	\$1,396.26	\$431.57	\$939.30	\$837.75	\$1,447.03
11	\$15	\$15	\$500	\$450.30	\$1,297.91	\$450.30	\$953.57	\$1,456.84	\$450.30	\$980.06	\$874.10	\$1,509.82
12	\$15	\$30	\$500	\$426.96	\$1,230.66	\$426.96	\$904.16	\$1,381.35	\$426.96	\$929.27	\$828.81	\$1,431.58
13	\$15	\$30	\$750	\$422.94	\$1,219.07	\$422.94	\$895.64	\$1,368.35	\$422.94	\$920.52	\$821.01	\$1,418.10
14	\$20	\$20	\$0	\$453.45	\$1,307.00	\$453.45	\$960.25	\$1,467.04	\$453.45	\$986.92	\$880.23	\$1,520.39
15	\$20	\$20	\$100	\$451.50	\$1,301.39	\$451.50	\$956.12	\$1,460.75	\$451.50	\$982.68	\$876.45	\$1,513.86
16	\$20	\$20	\$250	\$448.64	\$1,293.13	\$448.64	\$950.06	\$1,451.48	\$448.64	\$976.45	\$870.89	\$1,504.26
17	\$20	\$35	\$250	\$425.20	\$1,225.59	\$425.20	\$900.43	\$1,375.66	\$425.20	\$925.44	\$825.40	\$1,425.68
18	\$20	\$20	\$500	\$443.76	\$1,279.07	\$443.76	\$939.73	\$1,435.69	\$443.76	\$965.83	\$861.42	\$1,487.90
19	\$20	\$35	\$500	\$420.65	\$1,212.46	\$420.65	\$890.78	\$1,360.92	\$420.65	\$915.53	\$816.55	\$1,410.41
20	\$20	\$35	\$750	\$416.68	\$1,201.01	\$416.68	\$882.38	\$1,348.08	\$416.68	\$906.89	\$808.85	\$1,397.10
21	\$25	\$25	\$0	\$442.01	\$1,274.02	\$442.01	\$936.02	\$1,430.03	\$442.01	\$962.02	\$858.02	\$1,482.03
22	\$25	\$40	\$0	\$424.61	\$1,223.87	\$424.61	\$899.17	\$1,373.74	\$424.61	\$924.15	\$824.24	\$1,423.69
23	\$25	\$25	\$100	\$440.09	\$1,268.49	\$440.09	\$931.95	\$1,423.81	\$440.09	\$957.84	\$854.29	\$1,475.59
24	\$25	\$40	\$100	\$422.77	\$1,218.58	\$422.77	\$895.28	\$1,367.80	\$422.77	\$920.15	\$820.68	\$1,417.53
25	\$25	\$25	\$250	\$437.32	\$1,260.50	\$437.32	\$926.08	\$1,414.85	\$437.32	\$951.81	\$848.91	\$1,466.30
26	\$25	\$40	\$250	\$420.08	\$1,210.81	\$420.08	\$889.58	\$1,359.08	\$420.08	\$914.29	\$815.45	\$1,408.50
27	\$25	\$25	\$500	\$432.61	\$1,246.93	\$432.61	\$916.11	\$1,399.61	\$432.61	\$941.56	\$839.77	\$1,450.51
28	\$25	\$40	\$500	\$415.59	\$1,197.88	\$415.59	\$880.07	\$1,344.56	\$415.59	\$904.52	\$806.73	\$1,393.45
29	\$25	\$40	\$750	\$411.68	\$1,186.61	\$411.68	\$871.79	\$1,331.91	\$411.68	\$896.01	\$799.14	\$1,380.34
30	\$25	\$40	\$1,000	\$408.57	\$1,177.64	\$408.57	\$865.21	\$1,321.84	\$408.57	\$889.24	\$793.11	\$1,369.91
31	\$30	\$50	\$0	\$405.34	\$1,168.33	\$405.34	\$858.37	\$1,311.39	\$405.34	\$882.21	\$786.84	\$1,359.08
32	\$30	\$50	\$100	\$403.11	\$1,161.91	\$403.11	\$853.65	\$1,304.19	\$403.11	\$877.36	\$782.51	\$1,351.61
33	\$30	\$50	\$250	\$399.51	\$1,151.52	\$399.51	\$846.02	\$1,292.53	\$399.51	\$869.52	\$775.52	\$1,339.53
34	\$30	\$50	\$500	\$394.70	\$1,137.66	\$394.70	\$835.83	\$1,276.96	\$394.70	\$859.05	\$766.18	\$1,323.40
35	\$30	\$50	\$750	\$390.80	\$1,126.41	\$390.80	\$827.57	\$1,264.34	\$390.80	\$850.56	\$758.60	\$1,310.32
36	\$30	\$50	\$1,000	\$387.70	\$1,117.49	\$387.70	\$821.02	\$1,254.33	\$387.70	\$843.82	\$752.60	\$1,299.94

*Capital: ALBANY, RENNELLAER, SCHENECTADY

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 2: April - June 2013
Upstate 1 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$616.42	\$1,602.69	\$616.42	\$1,202.02	\$1,787.62	\$616.42	\$1,232.84	\$1,109.56	\$1,849.26
2	\$5	\$5	\$100	\$613.94	\$1,596.24	\$613.94	\$1,197.18	\$1,780.43	\$613.94	\$1,227.88	\$1,105.09	\$1,841.82
3	\$5	\$5	\$250	\$610.17	\$1,586.44	\$610.17	\$1,189.83	\$1,769.49	\$610.17	\$1,220.34	\$1,098.31	\$1,830.51
4	\$5	\$5	\$500	\$603.84	\$1,569.98	\$603.84	\$1,177.49	\$1,751.14	\$603.84	\$1,207.68	\$1,086.91	\$1,811.52
5	\$10	\$10	\$0	\$607.88	\$1,580.49	\$607.88	\$1,185.37	\$1,762.85	\$607.88	\$1,215.76	\$1,094.18	\$1,823.64
6	\$10	\$10	\$250	\$601.58	\$1,564.11	\$601.58	\$1,173.08	\$1,744.58	\$601.58	\$1,203.16	\$1,082.84	\$1,804.74
7	\$10	\$10	\$500	\$595.27	\$1,547.70	\$595.27	\$1,160.78	\$1,726.28	\$595.27	\$1,190.54	\$1,071.49	\$1,785.81
8	\$15	\$15	\$0	\$599.90	\$1,559.74	\$599.90	\$1,169.81	\$1,739.71	\$599.90	\$1,199.80	\$1,079.82	\$1,799.70
9	\$15	\$15	\$250	\$593.59	\$1,543.33	\$593.59	\$1,157.50	\$1,721.41	\$593.59	\$1,187.18	\$1,068.46	\$1,780.77
10	\$15	\$30	\$250	\$562.82	\$1,463.33	\$562.82	\$1,097.50	\$1,632.18	\$562.82	\$1,125.64	\$1,013.08	\$1,688.46
11	\$15	\$15	\$500	\$587.26	\$1,526.88	\$587.26	\$1,145.16	\$1,703.05	\$587.26	\$1,174.52	\$1,057.07	\$1,761.78
12	\$15	\$30	\$500	\$556.82	\$1,447.73	\$556.82	\$1,085.80	\$1,614.78	\$556.82	\$1,113.64	\$1,002.28	\$1,760.46
13	\$15	\$30	\$750	\$551.57	\$1,434.08	\$551.57	\$1,075.56	\$1,599.55	\$551.57	\$1,103.14	\$992.83	\$1,654.71
14	\$20	\$20	\$0	\$591.34	\$1,537.48	\$591.34	\$1,153.11	\$1,714.89	\$591.34	\$1,182.68	\$1,064.41	\$1,774.02
15	\$20	\$20	\$100	\$588.81	\$1,530.91	\$588.81	\$1,148.18	\$1,707.55	\$588.81	\$1,177.62	\$1,059.86	\$1,766.43
16	\$20	\$20	\$250	\$585.08	\$1,521.21	\$585.08	\$1,140.91	\$1,696.73	\$585.08	\$1,170.16	\$1,053.14	\$1,755.24
17	\$20	\$35	\$250	\$554.49	\$1,441.67	\$554.49	\$1,081.26	\$1,608.02	\$554.49	\$1,108.98	\$998.08	\$1,663.47
18	\$20	\$20	\$500	\$578.75	\$1,504.75	\$578.75	\$1,128.56	\$1,678.38	\$578.75	\$1,157.50	\$1,041.75	\$1,736.25
19	\$20	\$35	\$500	\$548.57	\$1,426.28	\$548.57	\$1,069.71	\$1,590.85	\$548.57	\$1,097.14	\$987.43	\$1,645.71
20	\$20	\$35	\$750	\$543.40	\$1,412.84	\$543.40	\$1,059.63	\$1,575.86	\$543.40	\$1,086.80	\$978.12	\$1,630.20
21	\$25	\$25	\$0	\$576.41	\$1,498.67	\$576.41	\$1,124.00	\$1,671.59	\$576.41	\$1,152.82	\$1,037.54	\$1,729.23
22	\$25	\$40	\$0	\$553.73	\$1,439.70	\$553.73	\$1,079.77	\$1,605.82	\$553.73	\$1,107.46	\$996.71	\$1,661.19
23	\$25	\$25	\$100	\$573.95	\$1,492.27	\$573.95	\$1,119.20	\$1,664.46	\$573.95	\$1,147.90	\$1,033.11	\$1,721.85
24	\$25	\$40	\$100	\$551.35	\$1,433.51	\$551.35	\$1,075.13	\$1,598.92	\$551.35	\$1,102.70	\$992.43	\$1,654.05
25	\$25	\$25	\$250	\$570.31	\$1,482.81	\$570.31	\$1,112.10	\$1,653.90	\$570.31	\$1,140.62	\$1,026.56	\$1,710.93
26	\$25	\$40	\$250	\$547.85	\$1,424.41	\$547.85	\$1,068.31	\$1,588.77	\$547.85	\$1,095.70	\$986.13	\$1,643.55
27	\$25	\$25	\$500	\$564.20	\$1,466.92	\$564.20	\$1,100.19	\$1,636.18	\$564.20	\$1,128.40	\$1,015.56	\$1,692.60
28	\$25	\$40	\$500	\$542.00	\$1,409.20	\$542.00	\$1,056.90	\$1,571.80	\$542.00	\$1,084.00	\$975.60	\$1,626.00
29	\$25	\$40	\$750	\$536.88	\$1,395.89	\$536.88	\$1,046.92	\$1,556.95	\$536.88	\$1,073.76	\$966.38	\$1,610.64
30	\$25	\$40	\$1,000	\$532.84	\$1,385.38	\$532.84	\$1,039.04	\$1,545.24	\$532.84	\$1,065.68	\$959.11	\$1,598.52
31	\$30	\$50	\$0	\$528.62	\$1,374.41	\$528.62	\$1,030.81	\$1,533.00	\$528.62	\$1,057.24	\$951.52	\$1,585.86
32	\$30	\$50	\$100	\$525.73	\$1,366.90	\$525.73	\$1,025.17	\$1,524.62	\$525.73	\$1,051.46	\$946.31	\$1,577.19
33	\$30	\$50	\$250	\$521.03	\$1,354.68	\$521.03	\$1,016.01	\$1,510.99	\$521.03	\$1,042.06	\$937.85	\$1,563.09
34	\$30	\$50	\$500	\$514.75	\$1,338.35	\$514.75	\$1,003.76	\$1,492.78	\$514.75	\$1,029.50	\$926.55	\$1,544.25
35	\$30	\$50	\$750	\$509.65	\$1,325.09	\$509.65	\$993.82	\$1,477.99	\$509.65	\$1,019.30	\$917.37	\$1,528.95
36	\$30	\$50	\$1,000	\$505.62	\$1,314.61	\$505.62	\$985.96	\$1,466.30	\$505.62	\$1,011.24	\$910.12	\$1,516.86
Carve-out												
1	\$5	\$5	\$0	\$523.96	\$1,510.23	\$523.96	\$1,109.56	\$1,695.16	\$523.96	\$1,140.38	\$1,017.09	\$1,756.80
2	\$5	\$5	\$100	\$521.85	\$1,504.15	\$521.85	\$1,105.09	\$1,688.34	\$521.85	\$1,135.79	\$1,013.00	\$1,749.73
3	\$5	\$5	\$250	\$518.64	\$1,494.92	\$518.64	\$1,098.31	\$1,677.97	\$518.64	\$1,128.81	\$1,006.78	\$1,738.98
4	\$5	\$5	\$500	\$513.26	\$1,479.41	\$513.26	\$1,086.91	\$1,660.56	\$513.26	\$1,117.10	\$996.34	\$1,720.94
5	\$10	\$10	\$0	\$516.70	\$1,489.31	\$516.70	\$1,094.18	\$1,671.67	\$516.70	\$1,124.58	\$1,003.00	\$1,732.46
6	\$10	\$10	\$250	\$511.34	\$1,473.87	\$511.34	\$1,082.84	\$1,654.35	\$511.34	\$1,112.92	\$992.61	\$1,714.50
7	\$10	\$10	\$500	\$505.98	\$1,458.41	\$505.98	\$1,071.49	\$1,636.99	\$505.98	\$1,101.25	\$982.20	\$1,696.52
8	\$15	\$15	\$0	\$509.92	\$1,469.76	\$509.92	\$1,079.82	\$1,649.73	\$509.92	\$1,109.82	\$989.84	\$1,709.72
9	\$15	\$15	\$250	\$504.55	\$1,454.30	\$504.55	\$1,068.46	\$1,632.37	\$504.55	\$1,098.14	\$979.42	\$1,691.73
10	\$15	\$30	\$250	\$478.40	\$1,378.91	\$478.40	\$1,013.08	\$1,547.76	\$478.40	\$1,041.22	\$928.65	\$1,604.04
11	\$15	\$15	\$500	\$499.17	\$1,438.79	\$499.17	\$1,057.07	\$1,614.97	\$499.17	\$1,086.43	\$968.98	\$1,673.69
12	\$15	\$30	\$500	\$473.30	\$1,364.21	\$473.30	\$1,002.28	\$1,531.26	\$473.30	\$1,030.12	\$918.75	\$1,586.94
13	\$15	\$30	\$750	\$468.83	\$1,351.35	\$468.83	\$992.83	\$1,516.82	\$468.83	\$1,020.40	\$910.09	\$1,571.97
14	\$20	\$20	\$0	\$502.64	\$1,448.78	\$502.64	\$1,064.41	\$1,626.19	\$502.64	\$1,093.98	\$975.71	\$1,685.32
15	\$20	\$20	\$100	\$500.49	\$1,442.58	\$500.49	\$1,059.86	\$1,619.23	\$500.49	\$1,089.30	\$971.54	\$1,678.11
16	\$20	\$20	\$250	\$497.32	\$1,433.45	\$497.32	\$1,053.14	\$1,608.97	\$497.32	\$1,082.40	\$965.38	\$1,667.48
17	\$20	\$35	\$250	\$471.32	\$1,358.50	\$471.32	\$998.08	\$1,524.85	\$471.32	\$1,025.81	\$914.91	\$1,580.30
18	\$20	\$20	\$500	\$491.94	\$1,417.94	\$491.94	\$1,041.75	\$1,591.56	\$491.94	\$1,070.69	\$954.94	\$1,649.44
19	\$20	\$35	\$500	\$466.28	\$1,344.00	\$466.28	\$987.43	\$1,508.57	\$466.28	\$1,014.85	\$905.14	\$1,563.42
20	\$20	\$35	\$750	\$461.89	\$1,331.33	\$461.89	\$978.12	\$1,494.35	\$461.89	\$1,005.29	\$896.61	\$1,548.69
21	\$25	\$25	\$0	\$489.95	\$1,412.20	\$489.95	\$1,037.54	\$1,585.13	\$489.95	\$1,066.36	\$951.08	\$1,642.77
22	\$25	\$40	\$0	\$470.67	\$1,356.64	\$470.67	\$996.71	\$1,522.76	\$470.67	\$1,024.40	\$913.65	\$1,578.13
23	\$25	\$25	\$100	\$487.86	\$1,406.18	\$487.86	\$1,033.11	\$1,578.36	\$487.86	\$1,061.81	\$947.02	\$1,635.76
24	\$25	\$40	\$100	\$468.65	\$1,350.81	\$468.65	\$992.43	\$1,516.21	\$468.65	\$1,020.00	\$909.73	\$1,571.35
25	\$25	\$25	\$250	\$484.76	\$1,397.26	\$484.76	\$1,026.56	\$1,568.35	\$484.76	\$1,055.07	\$941.01	\$1,625.38
26	\$25	\$40	\$250	\$465.67	\$1,342.23	\$465.67	\$986.13	\$1,506.59	\$465.67	\$1,013.52	\$903.95	\$1,561.37
27	\$25	\$25	\$500	\$479.57	\$1,382.29	\$479.57	\$1,015.56	\$1,551.55	\$479.57	\$1,043.77	\$930.93	\$1,607.97
28	\$25	\$40	\$500	\$460.70	\$1,327.90	\$460.70	\$975.60	\$1,490.50	\$460.70	\$1,002.70	\$900.30	\$1,544.70
29	\$25	\$40	\$750	\$456.35	\$1,315.36	\$456.35	\$966.38	\$1,476.42	\$456.35	\$993.23	\$885.85	\$1,530.11
30	\$25	\$40	\$1,000	\$452.91	\$1,305.46	\$452.91	\$959.11	\$1,465.31	\$452.91	\$985.75	\$879.19	\$1,518.59
31	\$30	\$50	\$0	\$449.33	\$1,295.12	\$449.33	\$951.52	\$1,453.71	\$449.33	\$977.95	\$872.22	\$1,506.57
32	\$30	\$50	\$100	\$446.87	\$1,288.04	\$446.87	\$946.31	\$1,445.76	\$446.87	\$972.60	\$867.45	\$1,498.33
33	\$30	\$50	\$250	\$442.88	\$1,276.52	\$442.88	\$937.85	\$1,432.83	\$442.88	\$963.91	\$859.70	\$1,484.94
34	\$30	\$50	\$500	\$437.54	\$1,261.14	\$437.54	\$926.55	\$1,415.56	\$437.54	\$952.29	\$849.34	\$1,467.04
35	\$30	\$50	\$750	\$433.20	\$1,248.64	\$433.20	\$917.37	\$1,401.54	\$433.20	\$942.85	\$840.92	\$1,452.50
36	\$30	\$50	\$1,000	\$429.78	\$1,238.77	\$429.78	\$910.12	\$1,390.46	\$429.78	\$935.40	\$834.27	\$1,441.02

*Upstate 1: COLUMBIA, DELAWARE, GREENE, MONTGOMERY, SARATOGA, SCHOHARIE, WARREN, WASHINGTON

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 2: April - June 2013
Upstate 2 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$800.31	\$2,080.81	\$800.31	\$1,560.60	\$2,320.90	\$800.31	\$1,600.62	\$1,440.56	\$2,400.93
2	\$5	\$5	\$100	\$797.13	\$2,072.54	\$797.13	\$1,554.40	\$2,311.68	\$797.13	\$1,594.26	\$1,434.83	\$2,391.39
3	\$5	\$5	\$250	\$792.23	\$2,059.80	\$792.23	\$1,544.85	\$2,297.47	\$792.23	\$1,584.46	\$1,426.01	\$2,376.69
4	\$5	\$5	\$500	\$784.01	\$2,038.43	\$784.01	\$1,528.82	\$2,273.63	\$784.01	\$1,568.02	\$1,411.22	\$2,352.03
5	\$10	\$10	\$0	\$789.25	\$2,052.05	\$789.25	\$1,539.04	\$2,288.83	\$789.25	\$1,578.50	\$1,420.65	\$2,367.75
6	\$10	\$10	\$250	\$781.10	\$2,030.86	\$781.10	\$1,523.15	\$2,265.19	\$781.10	\$1,562.20	\$1,405.98	\$2,343.30
7	\$10	\$10	\$500	\$772.86	\$2,009.44	\$772.86	\$1,507.08	\$2,241.29	\$772.86	\$1,545.72	\$1,391.15	\$2,318.58
8	\$15	\$15	\$0	\$778.91	\$2,025.17	\$778.91	\$1,518.87	\$2,258.84	\$778.91	\$1,557.82	\$1,402.04	\$2,336.73
9	\$15	\$15	\$250	\$770.72	\$2,003.87	\$770.72	\$1,502.90	\$2,235.09	\$770.72	\$1,541.44	\$1,387.30	\$2,312.16
10	\$15	\$30	\$250	\$730.77	\$1,900.00	\$730.77	\$1,425.00	\$2,119.23	\$730.77	\$1,461.54	\$1,315.39	\$2,192.31
11	\$15	\$15	\$500	\$762.49	\$1,982.47	\$762.49	\$1,486.86	\$2,211.22	\$762.49	\$1,524.98	\$1,372.48	\$2,287.47
12	\$15	\$30	\$500	\$722.95	\$1,879.67	\$722.95	\$1,409.75	\$2,096.56	\$722.95	\$1,445.90	\$1,301.31	\$2,168.85
13	\$15	\$30	\$750	\$716.14	\$1,861.96	\$716.14	\$1,396.47	\$2,076.81	\$716.14	\$1,432.28	\$1,289.05	\$2,148.42
14	\$20	\$20	\$0	\$767.78	\$1,996.23	\$767.78	\$1,497.17	\$2,226.56	\$767.78	\$1,535.56	\$1,382.00	\$2,303.34
15	\$20	\$20	\$100	\$764.51	\$1,987.73	\$764.51	\$1,490.79	\$2,217.08	\$764.51	\$1,529.02	\$1,376.12	\$2,293.53
16	\$20	\$20	\$250	\$759.65	\$1,975.09	\$759.65	\$1,481.32	\$2,202.99	\$759.65	\$1,519.30	\$1,367.37	\$2,278.95
17	\$20	\$35	\$250	\$719.96	\$1,871.90	\$719.96	\$1,403.92	\$2,087.88	\$719.96	\$1,439.92	\$1,295.93	\$2,159.88
18	\$20	\$20	\$500	\$751.41	\$1,953.67	\$751.41	\$1,465.25	\$2,179.09	\$751.41	\$1,502.82	\$1,352.54	\$2,254.23
19	\$20	\$35	\$500	\$712.25	\$1,851.85	\$712.25	\$1,388.89	\$2,065.53	\$712.25	\$1,424.50	\$1,282.05	\$2,136.75
20	\$20	\$35	\$750	\$705.53	\$1,834.38	\$705.53	\$1,375.78	\$2,046.04	\$705.53	\$1,411.06	\$1,269.95	\$2,116.59
21	\$25	\$25	\$0	\$748.42	\$1,945.89	\$748.42	\$1,459.42	\$2,170.42	\$748.42	\$1,496.84	\$1,347.16	\$2,245.26
22	\$25	\$40	\$0	\$718.94	\$1,869.24	\$718.94	\$1,401.93	\$2,084.93	\$718.94	\$1,437.88	\$1,294.09	\$2,156.82
23	\$25	\$25	\$100	\$745.20	\$1,937.52	\$745.20	\$1,453.14	\$2,161.08	\$745.20	\$1,490.40	\$1,341.36	\$2,235.60
24	\$25	\$40	\$100	\$715.87	\$1,861.26	\$715.87	\$1,395.95	\$2,076.02	\$715.87	\$1,431.74	\$1,288.57	\$2,147.61
25	\$25	\$25	\$250	\$740.48	\$1,925.25	\$740.48	\$1,443.94	\$2,147.39	\$740.48	\$1,480.96	\$1,332.86	\$2,221.44
26	\$25	\$40	\$250	\$711.30	\$1,849.38	\$711.30	\$1,387.04	\$2,062.77	\$711.30	\$1,422.60	\$1,280.34	\$2,133.90
27	\$25	\$25	\$500	\$732.53	\$1,904.58	\$732.53	\$1,428.43	\$2,124.34	\$732.53	\$1,465.06	\$1,318.55	\$2,197.59
28	\$25	\$40	\$500	\$703.70	\$1,829.62	\$703.70	\$1,372.22	\$2,040.73	\$703.70	\$1,407.40	\$1,266.66	\$2,111.10
29	\$25	\$40	\$750	\$697.09	\$1,812.43	\$697.09	\$1,359.33	\$2,021.56	\$697.09	\$1,394.18	\$1,254.76	\$2,091.27
30	\$25	\$40	\$1,000	\$691.84	\$1,798.78	\$691.84	\$1,349.09	\$2,006.34	\$691.84	\$1,383.68	\$1,245.31	\$2,075.52
31	\$30	\$50	\$0	\$686.35	\$1,784.51	\$686.35	\$1,338.38	\$1,990.42	\$686.35	\$1,372.70	\$1,235.43	\$2,059.05
32	\$30	\$50	\$100	\$682.60	\$1,774.76	\$682.60	\$1,331.07	\$1,979.54	\$682.60	\$1,365.20	\$1,228.68	\$2,047.80
33	\$30	\$50	\$250	\$676.47	\$1,758.82	\$676.47	\$1,319.12	\$1,961.76	\$676.47	\$1,352.94	\$1,217.65	\$2,029.41
34	\$30	\$50	\$500	\$668.33	\$1,737.66	\$668.33	\$1,303.24	\$1,938.16	\$668.33	\$1,336.66	\$1,202.99	\$2,004.99
35	\$30	\$50	\$750	\$661.70	\$1,720.42	\$661.70	\$1,290.32	\$1,918.93	\$661.70	\$1,323.40	\$1,191.06	\$1,985.10
36	\$30	\$50	\$1,000	\$656.47	\$1,706.82	\$656.47	\$1,280.12	\$1,903.76	\$656.47	\$1,312.94	\$1,181.65	\$1,969.41
Carve-out												
1	\$5	\$5	\$0	\$680.26	\$1,960.76	\$680.26	\$1,440.56	\$2,200.85	\$680.26	\$1,480.57	\$1,320.51	\$2,280.88
2	\$5	\$5	\$100	\$677.56	\$1,952.97	\$677.56	\$1,434.83	\$2,192.11	\$677.56	\$1,474.69	\$1,315.26	\$2,271.82
3	\$5	\$5	\$250	\$673.40	\$1,940.96	\$673.40	\$1,426.01	\$2,178.63	\$673.40	\$1,465.63	\$1,307.18	\$2,257.86
4	\$5	\$5	\$500	\$666.41	\$1,920.82	\$666.41	\$1,411.22	\$2,156.03	\$666.41	\$1,450.42	\$1,293.62	\$2,234.43
5	\$10	\$10	\$0	\$670.86	\$1,933.66	\$670.86	\$1,420.65	\$2,170.44	\$670.86	\$1,460.11	\$1,302.26	\$2,249.36
6	\$10	\$10	\$250	\$663.94	\$1,913.70	\$663.94	\$1,405.98	\$2,148.03	\$663.94	\$1,445.04	\$1,288.82	\$2,226.14
7	\$10	\$10	\$500	\$656.93	\$1,893.51	\$656.93	\$1,391.15	\$2,125.37	\$656.93	\$1,429.79	\$1,275.22	\$2,202.65
8	\$15	\$15	\$0	\$662.07	\$1,908.33	\$662.07	\$1,402.04	\$2,142.00	\$662.07	\$1,440.98	\$1,285.20	\$2,219.89
9	\$15	\$15	\$250	\$655.11	\$1,888.26	\$655.11	\$1,387.30	\$2,119.48	\$655.11	\$1,425.83	\$1,271.69	\$2,196.55
10	\$15	\$30	\$250	\$621.15	\$1,790.39	\$621.15	\$1,315.39	\$2,009.62	\$621.15	\$1,351.92	\$1,205.77	\$2,082.69
11	\$15	\$15	\$500	\$648.12	\$1,868.10	\$648.12	\$1,372.48	\$2,096.85	\$648.12	\$1,410.61	\$1,258.11	\$2,173.10
12	\$15	\$30	\$500	\$614.51	\$1,771.23	\$614.51	\$1,301.31	\$1,988.11	\$614.51	\$1,337.46	\$1,192.87	\$2,060.41
13	\$15	\$30	\$750	\$608.72	\$1,754.54	\$608.72	\$1,289.05	\$1,969.39	\$608.72	\$1,324.86	\$1,181.63	\$2,041.00
14	\$20	\$20	\$0	\$652.61	\$1,881.06	\$652.61	\$1,382.00	\$2,111.40	\$652.61	\$1,420.39	\$1,266.84	\$2,188.17
15	\$20	\$20	\$100	\$649.83	\$1,873.05	\$649.83	\$1,376.12	\$2,102.40	\$649.83	\$1,414.34	\$1,261.44	\$2,178.85
16	\$20	\$20	\$250	\$645.70	\$1,861.14	\$645.70	\$1,367.37	\$2,089.04	\$645.70	\$1,405.35	\$1,253.42	\$2,165.00
17	\$20	\$35	\$250	\$611.97	\$1,763.90	\$611.97	\$1,295.93	\$1,979.89	\$611.97	\$1,331.93	\$1,187.93	\$2,051.89
18	\$20	\$20	\$500	\$638.70	\$1,840.95	\$638.70	\$1,352.54	\$2,066.38	\$638.70	\$1,390.11	\$1,239.83	\$2,141.52
19	\$20	\$35	\$500	\$605.41	\$1,745.01	\$605.41	\$1,282.05	\$1,958.69	\$605.41	\$1,317.66	\$1,175.21	\$2,029.91
20	\$20	\$35	\$750	\$599.70	\$1,728.55	\$599.70	\$1,269.95	\$1,940.21	\$599.70	\$1,305.23	\$1,164.12	\$2,010.76
21	\$25	\$25	\$0	\$636.16	\$1,833.63	\$636.16	\$1,347.16	\$2,058.16	\$636.16	\$1,384.58	\$1,234.89	\$2,133.00
22	\$25	\$40	\$0	\$611.10	\$1,761.40	\$611.10	\$1,294.09	\$1,977.09	\$611.10	\$1,330.04	\$1,186.25	\$2,048.98
23	\$25	\$25	\$100	\$633.42	\$1,825.74	\$633.42	\$1,341.36	\$2,049.30	\$633.42	\$1,378.62	\$1,229.58	\$2,123.82
24	\$25	\$40	\$100	\$608.49	\$1,753.88	\$608.49	\$1,288.57	\$1,968.64	\$608.49	\$1,324.36	\$1,181.19	\$2,040.23
25	\$25	\$25	\$250	\$629.41	\$1,814.18	\$629.41	\$1,332.86	\$2,036.32	\$629.41	\$1,369.89	\$1,221.79	\$2,110.37
26	\$25	\$40	\$250	\$604.61	\$1,742.69	\$604.61	\$1,280.34	\$1,956.08	\$604.61	\$1,315.91	\$1,173.65	\$2,027.21
27	\$25	\$25	\$500	\$622.65	\$1,794.70	\$622.65	\$1,318.55	\$2,014.46	\$622.65	\$1,355.18	\$1,208.67	\$2,087.71
28	\$25	\$40	\$500	\$598.15	\$1,724.07	\$598.15	\$1,266.66	\$1,935.18	\$598.15	\$1,301.85	\$1,161.11	\$2,005.55
29	\$25	\$40	\$750	\$592.53	\$1,707.87	\$592.53	\$1,254.76	\$1,917.00	\$592.53	\$1,289.62	\$1,150.20	\$1,986.71
30	\$25	\$40	\$1,000	\$588.06	\$1,695.01	\$588.06	\$1,245.31	\$1,902.56	\$588.06	\$1,279.90	\$1,141.54	\$1,971.74
31	\$30	\$50	\$0	\$583.40	\$1,681.56	\$583.40	\$1,235.43	\$1,887.46	\$583.40	\$1,269.75	\$1,132.48	\$1,956.10
32	\$30	\$50	\$100	\$580.21	\$1,672.37	\$580.21	\$1,228.68	\$1,877.15	\$580.21	\$1,262.81	\$1,126.29	\$1,945.41
33	\$30	\$50	\$250	\$575.00	\$1,657.35	\$575.00	\$1,217.65	\$1,860.29	\$575.00	\$1,251.47	\$1,116.18	\$1,927.94
34	\$30	\$50	\$500	\$568.08	\$1,637.41	\$568.08	\$1,202.99	\$1,837.91	\$568.08	\$1,236.41	\$1,102.74	\$1,904.74
35	\$30	\$50	\$750	\$562.45	\$1,621.17	\$562.45	\$1,191.06	\$1,819.68	\$562.45	\$1,224.15	\$1,091.81	\$1,885.85
36	\$30	\$50	\$1,000	\$558.00	\$1,608.35	\$558.00	\$1,181.65	\$1,805.29	\$558.00	\$1,214.47	\$1,083.18	\$1,870.94

*Upstate 2: CLINTON, ESSEX, FULTON

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 3: July - September 2013
Downstate 1 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$715.54	\$1,860.40	\$715.54	\$1,395.30	\$2,075.07	\$715.54	\$1,431.08	\$1,287.97	\$2,146.62
2	\$5	\$5	\$100	\$712.69	\$1,852.99	\$712.69	\$1,389.75	\$2,066.80	\$712.69	\$1,425.38	\$1,282.84	\$2,138.07
3	\$5	\$5	\$250	\$708.31	\$1,841.61	\$708.31	\$1,381.20	\$2,054.10	\$708.31	\$1,416.62	\$1,274.96	\$2,124.93
4	\$5	\$5	\$500	\$700.97	\$1,822.52	\$700.97	\$1,366.89	\$2,032.81	\$700.97	\$1,401.94	\$1,261.75	\$2,102.91
5	\$10	\$10	\$0	\$705.65	\$1,834.69	\$705.65	\$1,376.02	\$2,046.39	\$705.65	\$1,411.30	\$1,270.17	\$2,116.95
6	\$10	\$10	\$250	\$698.36	\$1,815.74	\$698.36	\$1,361.80	\$2,025.24	\$698.36	\$1,396.72	\$1,257.05	\$2,095.08
7	\$10	\$10	\$500	\$691.00	\$1,796.60	\$691.00	\$1,347.45	\$2,003.90	\$691.00	\$1,382.00	\$1,243.80	\$2,073.00
8	\$15	\$15	\$0	\$696.42	\$1,810.69	\$696.42	\$1,358.02	\$2,019.62	\$696.42	\$1,392.84	\$1,253.56	\$2,089.26
9	\$15	\$15	\$250	\$689.08	\$1,791.61	\$689.08	\$1,343.71	\$1,998.33	\$689.08	\$1,378.16	\$1,240.34	\$2,067.24
10	\$15	\$30	\$250	\$653.32	\$1,698.63	\$653.32	\$1,273.97	\$1,894.63	\$653.32	\$1,306.64	\$1,175.98	\$1,959.96
11	\$15	\$15	\$500	\$681.73	\$1,772.50	\$681.73	\$1,329.37	\$1,977.02	\$681.73	\$1,363.46	\$1,227.11	\$2,045.19
12	\$15	\$30	\$500	\$646.37	\$1,680.56	\$646.37	\$1,260.42	\$1,874.47	\$646.37	\$1,292.74	\$1,163.47	\$1,939.11
13	\$15	\$30	\$750	\$640.29	\$1,664.75	\$640.29	\$1,248.57	\$1,856.84	\$640.29	\$1,280.58	\$1,152.52	\$1,920.87
14	\$20	\$20	\$0	\$686.46	\$1,784.80	\$686.46	\$1,338.60	\$1,990.73	\$686.46	\$1,372.92	\$1,235.63	\$2,059.38
15	\$20	\$20	\$100	\$683.54	\$1,777.20	\$683.54	\$1,332.90	\$1,982.27	\$683.54	\$1,367.08	\$1,230.37	\$2,050.62
16	\$20	\$20	\$250	\$679.19	\$1,765.89	\$679.19	\$1,324.42	\$1,969.65	\$679.19	\$1,358.38	\$1,222.54	\$2,037.57
17	\$20	\$35	\$250	\$643.69	\$1,673.59	\$643.69	\$1,255.20	\$1,866.70	\$643.69	\$1,287.38	\$1,158.64	\$1,931.07
18	\$20	\$20	\$500	\$671.84	\$1,746.78	\$671.84	\$1,310.09	\$1,948.34	\$671.84	\$1,343.68	\$1,209.31	\$2,015.52
19	\$20	\$35	\$500	\$636.82	\$1,655.73	\$636.82	\$1,241.80	\$1,846.78	\$636.82	\$1,273.64	\$1,146.28	\$1,910.46
20	\$20	\$35	\$750	\$630.81	\$1,640.11	\$630.81	\$1,230.08	\$1,829.35	\$630.81	\$1,261.62	\$1,135.46	\$1,892.43
21	\$25	\$25	\$0	\$669.14	\$1,739.76	\$669.14	\$1,304.82	\$1,940.51	\$669.14	\$1,338.28	\$1,204.45	\$2,007.42
22	\$25	\$40	\$0	\$642.80	\$1,671.28	\$642.80	\$1,253.46	\$1,864.12	\$642.80	\$1,285.60	\$1,157.04	\$1,928.40
23	\$25	\$25	\$100	\$666.26	\$1,732.28	\$666.26	\$1,299.21	\$1,932.15	\$666.26	\$1,332.52	\$1,199.27	\$1,998.78
24	\$25	\$40	\$100	\$640.03	\$1,664.08	\$640.03	\$1,248.06	\$1,856.09	\$640.03	\$1,280.06	\$1,152.05	\$1,920.09
25	\$25	\$25	\$250	\$662.05	\$1,721.33	\$662.05	\$1,291.00	\$1,919.95	\$662.05	\$1,324.10	\$1,191.69	\$1,986.15
26	\$25	\$40	\$250	\$635.96	\$1,653.50	\$635.96	\$1,240.12	\$1,844.28	\$635.96	\$1,271.92	\$1,144.73	\$1,907.88
27	\$25	\$25	\$500	\$654.93	\$1,702.82	\$654.93	\$1,277.11	\$1,899.30	\$654.93	\$1,309.86	\$1,178.87	\$1,964.79
28	\$25	\$40	\$500	\$629.17	\$1,635.84	\$629.17	\$1,226.88	\$1,824.59	\$629.17	\$1,258.34	\$1,132.51	\$1,887.51
29	\$25	\$40	\$750	\$623.23	\$1,620.40	\$623.23	\$1,215.30	\$1,807.37	\$623.23	\$1,246.46	\$1,121.81	\$1,869.69
30	\$25	\$40	\$1,000	\$618.55	\$1,608.23	\$618.55	\$1,206.17	\$1,793.80	\$618.55	\$1,237.10	\$1,113.39	\$1,855.65
31	\$30	\$50	\$0	\$613.64	\$1,595.46	\$613.64	\$1,196.60	\$1,779.56	\$613.64	\$1,227.28	\$1,104.55	\$1,840.92
32	\$30	\$50	\$100	\$610.29	\$1,586.75	\$610.29	\$1,190.07	\$1,769.84	\$610.29	\$1,220.58	\$1,098.52	\$1,830.87
33	\$30	\$50	\$250	\$604.83	\$1,572.56	\$604.83	\$1,179.42	\$1,754.01	\$604.83	\$1,209.66	\$1,088.69	\$1,814.49
34	\$30	\$50	\$500	\$597.54	\$1,553.60	\$597.54	\$1,165.20	\$1,732.87	\$597.54	\$1,195.08	\$1,075.57	\$1,792.62
35	\$30	\$50	\$750	\$591.62	\$1,538.21	\$591.62	\$1,153.66	\$1,715.70	\$591.62	\$1,183.24	\$1,064.92	\$1,774.86
36	\$30	\$50	\$1,000	\$586.94	\$1,526.04	\$586.94	\$1,144.53	\$1,702.13	\$586.94	\$1,173.88	\$1,056.49	\$1,760.82
Carve-out												
1	\$5	\$5	\$0	\$608.21	\$1,753.07	\$608.21	\$1,287.97	\$1,967.74	\$608.21	\$1,323.75	\$1,180.64	\$2,039.29
2	\$5	\$5	\$100	\$605.79	\$1,746.09	\$605.79	\$1,282.84	\$1,959.90	\$605.79	\$1,318.48	\$1,175.94	\$2,031.17
3	\$5	\$5	\$250	\$602.06	\$1,735.36	\$602.06	\$1,274.96	\$1,947.85	\$602.06	\$1,310.37	\$1,168.71	\$2,018.68
4	\$5	\$5	\$500	\$595.82	\$1,717.38	\$595.82	\$1,261.75	\$1,927.67	\$595.82	\$1,296.79	\$1,156.60	\$1,997.76
5	\$10	\$10	\$0	\$599.80	\$1,728.84	\$599.80	\$1,270.17	\$1,940.54	\$599.80	\$1,305.45	\$1,164.32	\$2,011.10
6	\$10	\$10	\$250	\$593.61	\$1,710.98	\$593.61	\$1,257.05	\$1,920.49	\$593.61	\$1,291.97	\$1,152.29	\$1,990.33
7	\$10	\$10	\$500	\$587.35	\$1,692.95	\$587.35	\$1,243.80	\$1,900.25	\$587.35	\$1,278.35	\$1,140.15	\$1,969.35
8	\$15	\$15	\$0	\$591.96	\$1,706.23	\$591.96	\$1,253.56	\$1,915.16	\$591.96	\$1,288.38	\$1,149.09	\$1,984.80
9	\$15	\$15	\$250	\$585.72	\$1,688.25	\$585.72	\$1,240.34	\$1,894.97	\$585.72	\$1,274.80	\$1,136.98	\$1,963.88
10	\$15	\$30	\$250	\$555.32	\$1,600.63	\$555.32	\$1,175.98	\$1,796.63	\$555.32	\$1,208.64	\$1,077.98	\$1,861.96
11	\$15	\$15	\$500	\$579.47	\$1,670.24	\$579.47	\$1,227.11	\$1,874.76	\$579.47	\$1,261.20	\$1,124.85	\$1,942.93
12	\$15	\$30	\$500	\$549.41	\$1,583.61	\$549.41	\$1,163.47	\$1,777.52	\$549.41	\$1,195.78	\$1,066.51	\$1,842.15
13	\$15	\$30	\$750	\$544.25	\$1,568.71	\$544.25	\$1,152.52	\$1,760.80	\$544.25	\$1,184.54	\$1,056.48	\$1,824.83
14	\$20	\$20	\$0	\$583.49	\$1,681.83	\$583.49	\$1,235.63	\$1,887.77	\$583.49	\$1,269.95	\$1,132.66	\$1,956.41
15	\$20	\$20	\$100	\$581.01	\$1,674.67	\$581.01	\$1,230.37	\$1,879.74	\$581.01	\$1,264.55	\$1,127.84	\$1,948.09
16	\$20	\$20	\$250	\$577.31	\$1,664.02	\$577.31	\$1,222.54	\$1,867.77	\$577.31	\$1,256.50	\$1,120.66	\$1,935.69
17	\$20	\$35	\$250	\$547.14	\$1,577.04	\$547.14	\$1,158.64	\$1,770.15	\$547.14	\$1,190.83	\$1,062.09	\$1,834.52
18	\$20	\$20	\$500	\$571.06	\$1,646.01	\$571.06	\$1,209.31	\$1,847.56	\$571.06	\$1,242.90	\$1,108.54	\$1,914.74
19	\$20	\$35	\$500	\$541.30	\$1,560.21	\$541.30	\$1,146.28	\$1,751.26	\$541.30	\$1,178.12	\$1,050.75	\$1,814.94
20	\$20	\$35	\$750	\$536.19	\$1,545.48	\$536.19	\$1,135.46	\$1,734.73	\$536.19	\$1,167.00	\$1,040.84	\$1,797.81
21	\$25	\$25	\$0	\$568.77	\$1,639.39	\$568.77	\$1,204.45	\$1,840.14	\$568.77	\$1,237.91	\$1,104.08	\$1,907.05
22	\$25	\$40	\$0	\$546.38	\$1,574.86	\$546.38	\$1,157.04	\$1,767.70	\$546.38	\$1,189.18	\$1,060.62	\$1,831.98
23	\$25	\$25	\$100	\$566.32	\$1,632.34	\$566.32	\$1,199.27	\$1,832.22	\$566.32	\$1,232.58	\$1,099.33	\$1,898.84
24	\$25	\$40	\$100	\$544.03	\$1,568.07	\$544.03	\$1,152.05	\$1,760.08	\$544.03	\$1,184.06	\$1,056.05	\$1,824.09
25	\$25	\$25	\$250	\$562.74	\$1,622.02	\$562.74	\$1,191.69	\$1,820.64	\$562.74	\$1,224.79	\$1,092.38	\$1,886.84
26	\$25	\$40	\$250	\$540.57	\$1,558.10	\$540.57	\$1,144.73	\$1,748.89	\$540.57	\$1,176.53	\$1,049.33	\$1,812.49
27	\$25	\$25	\$500	\$556.69	\$1,604.58	\$556.69	\$1,178.87	\$1,801.06	\$556.69	\$1,211.62	\$1,080.63	\$1,866.55
28	\$25	\$40	\$500	\$534.79	\$1,541.47	\$534.79	\$1,132.51	\$1,730.22	\$534.79	\$1,163.96	\$1,038.13	\$1,793.13
29	\$25	\$40	\$750	\$529.75	\$1,526.91	\$529.75	\$1,121.81	\$1,713.88	\$529.75	\$1,152.98	\$1,028.33	\$1,776.21
30	\$25	\$40	\$1,000	\$525.77	\$1,515.45	\$525.77	\$1,113.39	\$1,701.01	\$525.77	\$1,144.32	\$1,020.61	\$1,762.87
31	\$30	\$50	\$0	\$521.59	\$1,503.42	\$521.59	\$1,104.55	\$1,687.51	\$521.59	\$1,135.23	\$1,012.51	\$1,748.87
32	\$30	\$50	\$100	\$518.75	\$1,495.21	\$518.75	\$1,098.52	\$1,678.30	\$518.75	\$1,129.04	\$1,006.98	\$1,739.33
33	\$30	\$50	\$250	\$514.11	\$1,481.83	\$514.11	\$1,088.69	\$1,663.28	\$514.11	\$1,118.94	\$997.97	\$1,723.77
34	\$30	\$50	\$500	\$507.91	\$1,463.97	\$507.91	\$1,075.57	\$1,643.24	\$507.91	\$1,105.45	\$985.94	\$1,702.99
35	\$30	\$50	\$750	\$502.88	\$1,449.47	\$502.88	\$1,064.92	\$1,626.96	\$502.88	\$1,094.50	\$976.17	\$1,686.12
36	\$30	\$50	\$1,000	\$498.90	\$1,438.00	\$498.90	\$1,056.49	\$1,614.09	\$498.90	\$1,085.84	\$968.45	\$1,672.78

*Downstate 1: BRONX, KINGS, RICHMOND, ROCKLAND, NEW JERSEY

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 3: July - September 2013
Downstate 2 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$764.00	\$1,986.40	\$764.00	\$1,489.80	\$2,215.60	\$764.00	\$1,528.00	\$1,375.20	\$2,292.00
2	\$5	\$5	\$100	\$760.95	\$1,978.47	\$760.95	\$1,483.85	\$2,206.76	\$760.95	\$1,521.90	\$1,369.71	\$2,282.85
3	\$5	\$5	\$250	\$756.30	\$1,966.38	\$756.30	\$1,474.79	\$2,193.27	\$756.30	\$1,512.60	\$1,361.34	\$2,268.90
4	\$5	\$5	\$500	\$748.41	\$1,945.87	\$748.41	\$1,459.40	\$2,170.39	\$748.41	\$1,496.82	\$1,347.14	\$2,245.23
5	\$10	\$10	\$0	\$753.42	\$1,958.89	\$753.42	\$1,469.17	\$2,184.92	\$753.42	\$1,506.84	\$1,356.16	\$2,260.26
6	\$10	\$10	\$250	\$745.63	\$1,938.64	\$745.63	\$1,453.98	\$2,162.33	\$745.63	\$1,491.26	\$1,342.13	\$2,236.89
7	\$10	\$10	\$500	\$737.79	\$1,918.25	\$737.79	\$1,438.69	\$2,139.59	\$737.79	\$1,475.58	\$1,328.02	\$2,213.37
8	\$15	\$15	\$0	\$743.55	\$1,933.23	\$743.55	\$1,449.92	\$2,156.30	\$743.55	\$1,487.10	\$1,338.39	\$2,230.65
9	\$15	\$15	\$250	\$735.73	\$1,912.90	\$735.73	\$1,434.67	\$2,133.62	\$735.73	\$1,471.46	\$1,324.31	\$2,207.19
10	\$15	\$30	\$250	\$697.59	\$1,813.73	\$697.59	\$1,360.30	\$2,023.01	\$697.59	\$1,395.18	\$1,255.66	\$2,092.77
11	\$15	\$15	\$500	\$727.87	\$1,892.46	\$727.87	\$1,419.35	\$2,110.82	\$727.87	\$1,455.74	\$1,310.17	\$2,183.61
12	\$15	\$30	\$500	\$690.15	\$1,794.39	\$690.15	\$1,345.79	\$2,001.44	\$690.15	\$1,380.30	\$1,242.27	\$2,070.45
13	\$15	\$30	\$750	\$683.64	\$1,777.46	\$683.64	\$1,333.10	\$1,982.56	\$683.64	\$1,367.28	\$1,230.55	\$2,050.92
14	\$20	\$20	\$0	\$732.96	\$1,905.70	\$732.96	\$1,429.27	\$2,125.58	\$732.96	\$1,465.92	\$1,319.33	\$2,198.88
15	\$20	\$20	\$100	\$729.81	\$1,897.51	\$729.81	\$1,423.13	\$2,116.45	\$729.81	\$1,459.62	\$1,313.66	\$2,189.43
16	\$20	\$20	\$250	\$725.16	\$1,885.42	\$725.16	\$1,414.06	\$2,102.96	\$725.16	\$1,450.32	\$1,305.29	\$2,175.48
17	\$20	\$35	\$250	\$687.28	\$1,786.93	\$687.28	\$1,340.20	\$1,993.11	\$687.28	\$1,374.56	\$1,237.10	\$2,061.84
18	\$20	\$20	\$500	\$717.33	\$1,865.06	\$717.33	\$1,398.79	\$2,080.26	\$717.33	\$1,434.66	\$1,291.19	\$2,151.99
19	\$20	\$35	\$500	\$679.94	\$1,767.84	\$679.94	\$1,325.88	\$1,971.83	\$679.94	\$1,359.88	\$1,223.89	\$2,039.82
20	\$20	\$35	\$750	\$673.52	\$1,751.15	\$673.52	\$1,313.36	\$1,953.21	\$673.52	\$1,347.04	\$1,212.34	\$2,020.56
21	\$25	\$25	\$0	\$714.44	\$1,857.54	\$714.44	\$1,393.16	\$2,071.88	\$714.44	\$1,428.88	\$1,285.99	\$2,143.32
22	\$25	\$40	\$0	\$686.33	\$1,784.46	\$686.33	\$1,338.34	\$1,990.36	\$686.33	\$1,372.66	\$1,235.39	\$2,058.99
23	\$25	\$25	\$100	\$711.35	\$1,849.51	\$711.35	\$1,387.13	\$2,062.92	\$711.35	\$1,422.70	\$1,280.43	\$2,134.05
24	\$25	\$40	\$100	\$683.38	\$1,776.79	\$683.38	\$1,332.59	\$1,981.80	\$683.38	\$1,366.76	\$1,230.08	\$2,050.14
25	\$25	\$25	\$250	\$706.86	\$1,837.84	\$706.86	\$1,378.38	\$2,049.89	\$706.86	\$1,413.72	\$1,272.35	\$2,120.58
26	\$25	\$40	\$250	\$679.01	\$1,765.43	\$679.01	\$1,324.07	\$1,969.13	\$679.01	\$1,358.02	\$1,222.22	\$2,037.03
27	\$25	\$25	\$500	\$699.28	\$1,818.13	\$699.28	\$1,363.60	\$2,027.91	\$699.28	\$1,398.56	\$1,258.70	\$2,097.84
28	\$25	\$40	\$500	\$671.76	\$1,746.58	\$671.76	\$1,309.93	\$1,948.10	\$671.76	\$1,343.52	\$1,209.17	\$2,015.28
29	\$25	\$40	\$750	\$665.43	\$1,730.12	\$665.43	\$1,297.59	\$1,929.75	\$665.43	\$1,330.86	\$1,197.77	\$1,996.29
30	\$25	\$40	\$1,000	\$660.41	\$1,717.07	\$660.41	\$1,287.80	\$1,915.19	\$660.41	\$1,320.82	\$1,188.74	\$1,981.23
31	\$30	\$50	\$0	\$655.20	\$1,703.52	\$655.20	\$1,277.64	\$1,900.08	\$655.20	\$1,310.40	\$1,179.36	\$1,965.60
32	\$30	\$50	\$100	\$651.61	\$1,694.19	\$651.61	\$1,270.64	\$1,889.67	\$651.61	\$1,303.22	\$1,172.90	\$1,954.83
33	\$30	\$50	\$250	\$645.79	\$1,679.05	\$645.79	\$1,259.29	\$1,872.79	\$645.79	\$1,291.58	\$1,162.42	\$1,937.37
34	\$30	\$50	\$500	\$638.00	\$1,658.80	\$638.00	\$1,244.10	\$1,850.20	\$638.00	\$1,276.00	\$1,148.40	\$1,914.00
35	\$30	\$50	\$750	\$631.68	\$1,642.37	\$631.68	\$1,231.78	\$1,831.87	\$631.68	\$1,263.36	\$1,137.02	\$1,895.04
36	\$30	\$50	\$1,000	\$626.68	\$1,629.37	\$626.68	\$1,222.03	\$1,817.37	\$626.68	\$1,253.36	\$1,128.02	\$1,880.04
Carve-out												
1	\$5	\$5	\$0	\$649.40	\$1,871.80	\$649.40	\$1,375.20	\$2,101.00	\$649.40	\$1,413.40	\$1,260.60	\$2,177.40
2	\$5	\$5	\$100	\$646.81	\$1,864.33	\$646.81	\$1,369.71	\$2,092.61	\$646.81	\$1,407.76	\$1,255.57	\$2,168.71
3	\$5	\$5	\$250	\$642.86	\$1,852.94	\$642.86	\$1,361.34	\$2,079.83	\$642.86	\$1,399.16	\$1,247.90	\$2,155.46
4	\$5	\$5	\$500	\$636.15	\$1,833.60	\$636.15	\$1,347.14	\$2,058.13	\$636.15	\$1,384.56	\$1,234.88	\$2,132.97
5	\$10	\$10	\$0	\$640.41	\$1,845.88	\$640.41	\$1,356.16	\$2,071.91	\$640.41	\$1,393.83	\$1,243.14	\$2,147.25
6	\$10	\$10	\$250	\$633.79	\$1,826.79	\$633.79	\$1,342.13	\$2,050.48	\$633.79	\$1,379.42	\$1,230.29	\$2,125.05
7	\$10	\$10	\$500	\$627.12	\$1,807.59	\$627.12	\$1,328.02	\$2,028.92	\$627.12	\$1,364.91	\$1,217.35	\$2,102.70
8	\$15	\$15	\$0	\$632.02	\$1,821.70	\$632.02	\$1,338.39	\$2,044.76	\$632.02	\$1,375.57	\$1,226.86	\$2,119.12
9	\$15	\$15	\$250	\$625.37	\$1,802.54	\$625.37	\$1,324.31	\$2,023.26	\$625.37	\$1,361.10	\$1,213.95	\$2,096.83
10	\$15	\$30	\$250	\$592.95	\$1,709.10	\$592.95	\$1,255.66	\$1,918.37	\$592.95	\$1,290.54	\$1,151.02	\$1,988.13
11	\$15	\$15	\$500	\$618.69	\$1,783.28	\$618.69	\$1,310.17	\$2,001.64	\$618.69	\$1,346.56	\$1,200.99	\$2,074.43
12	\$15	\$30	\$500	\$586.63	\$1,690.87	\$586.63	\$1,242.27	\$1,897.91	\$586.63	\$1,276.78	\$1,138.75	\$1,966.93
13	\$15	\$30	\$750	\$581.09	\$1,674.92	\$581.09	\$1,230.55	\$1,880.01	\$581.09	\$1,264.73	\$1,128.01	\$1,948.37
14	\$20	\$20	\$0	\$623.02	\$1,795.75	\$623.02	\$1,319.33	\$2,015.64	\$623.02	\$1,355.98	\$1,209.38	\$2,088.94
15	\$20	\$20	\$100	\$620.34	\$1,788.03	\$620.34	\$1,313.66	\$2,006.98	\$620.34	\$1,350.15	\$1,204.19	\$2,079.96
16	\$20	\$20	\$250	\$616.39	\$1,776.64	\$616.39	\$1,305.29	\$1,994.19	\$616.39	\$1,341.55	\$1,196.51	\$2,066.71
17	\$20	\$35	\$250	\$584.19	\$1,683.84	\$584.19	\$1,237.10	\$1,890.02	\$584.19	\$1,271.47	\$1,134.01	\$1,958.75
18	\$20	\$20	\$500	\$609.73	\$1,757.46	\$609.73	\$1,291.19	\$1,972.66	\$609.73	\$1,327.06	\$1,183.59	\$2,044.39
19	\$20	\$35	\$500	\$577.95	\$1,665.85	\$577.95	\$1,223.89	\$1,869.84	\$577.95	\$1,257.89	\$1,121.90	\$1,937.83
20	\$20	\$35	\$750	\$572.49	\$1,650.12	\$572.49	\$1,212.34	\$1,852.18	\$572.49	\$1,246.01	\$1,111.31	\$1,919.53
21	\$25	\$25	\$0	\$607.27	\$1,750.38	\$607.27	\$1,285.99	\$1,964.71	\$607.27	\$1,321.71	\$1,178.83	\$2,036.15
22	\$25	\$40	\$0	\$583.38	\$1,681.51	\$583.38	\$1,235.39	\$1,887.41	\$583.38	\$1,269.71	\$1,132.44	\$1,956.04
23	\$25	\$25	\$100	\$604.65	\$1,742.81	\$604.65	\$1,280.43	\$1,956.21	\$604.65	\$1,316.00	\$1,173.73	\$2,027.35
24	\$25	\$40	\$100	\$580.87	\$1,674.28	\$580.87	\$1,230.08	\$1,879.30	\$580.87	\$1,264.25	\$1,127.58	\$1,947.63
25	\$25	\$25	\$250	\$600.83	\$1,731.81	\$600.83	\$1,272.35	\$1,943.87	\$600.83	\$1,307.69	\$1,166.32	\$2,014.55
26	\$25	\$40	\$250	\$577.16	\$1,663.57	\$577.16	\$1,222.22	\$1,867.28	\$577.16	\$1,256.17	\$1,120.37	\$1,935.18
27	\$25	\$25	\$500	\$594.39	\$1,713.24	\$594.39	\$1,258.70	\$1,923.02	\$594.39	\$1,293.67	\$1,153.81	\$1,992.95
28	\$25	\$40	\$500	\$571.00	\$1,645.81	\$571.00	\$1,209.17	\$1,847.34	\$571.00	\$1,242.76	\$1,108.40	\$1,914.52
29	\$25	\$40	\$750	\$565.62	\$1,630.30	\$565.62	\$1,197.77	\$1,829.93	\$565.62	\$1,231.05	\$1,097.96	\$1,896.48
30	\$25	\$40	\$1,000	\$561.35	\$1,618.00	\$561.35	\$1,188.74	\$1,816.13	\$561.35	\$1,221.76	\$1,089.68	\$1,882.17
31	\$30	\$50	\$0	\$556.92	\$1,605.24	\$556.92	\$1,179.36	\$1,801.80	\$556.92	\$1,212.12	\$1,081.08	\$1,867.32
32	\$30	\$50	\$100	\$553.87	\$1,596.44	\$553.87	\$1,172.90	\$1,791.93	\$553.87	\$1,205.48	\$1,075.16	\$1,857.09
33	\$30	\$50	\$250	\$548.92	\$1,582.19	\$548.92	\$1,162.42	\$1,775.92	\$548.92	\$1,194.71	\$1,065.55	\$1,840.50
34	\$30	\$50	\$500	\$542.30	\$1,563.10	\$542.30	\$1,148.40	\$1,754.50	\$542.30	\$1,180.30	\$1,052.70	\$1,818.30
35	\$30	\$50	\$750	\$536.93	\$1,547.62	\$536.93	\$1,137.02	\$1,737.12	\$536.93	\$1,168.61	\$1,042.27	\$1,800.29
36	\$30	\$50	\$1,000	\$532.68	\$1,535.37	\$532.68	\$1,128.02	\$1,723.37	\$532.68	\$1,159.36	\$1,034.02	\$1,786.04

*Downstate 2: NASSAU, NEW YORK, QUEENS, SUFFOLK

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 3: July - September 2013
Mid-Hudson Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$746.12	\$1,939.91	\$746.12	\$1,454.93	\$2,163.75	\$746.12	\$1,492.24	\$1,343.02	\$2,238.36
2	\$5	\$5	\$100	\$743.14	\$1,932.16	\$743.14	\$1,449.12	\$2,155.11	\$743.14	\$1,486.28	\$1,337.65	\$2,229.42
3	\$5	\$5	\$250	\$738.57	\$1,920.28	\$738.57	\$1,440.21	\$2,141.85	\$738.57	\$1,477.14	\$1,329.43	\$2,215.71
4	\$5	\$5	\$500	\$730.91	\$1,900.37	\$730.91	\$1,425.27	\$2,119.64	\$730.91	\$1,461.82	\$1,315.64	\$2,192.73
5	\$10	\$10	\$0	\$735.76	\$1,912.98	\$735.76	\$1,434.73	\$2,133.70	\$735.76	\$1,471.52	\$1,324.37	\$2,207.28
6	\$10	\$10	\$250	\$728.17	\$1,893.24	\$728.17	\$1,419.93	\$2,111.69	\$728.17	\$1,456.34	\$1,310.71	\$2,184.51
7	\$10	\$10	\$500	\$720.50	\$1,873.30	\$720.50	\$1,404.98	\$2,089.45	\$720.50	\$1,441.00	\$1,296.90	\$2,161.50
8	\$15	\$15	\$0	\$726.16	\$1,888.02	\$726.16	\$1,416.01	\$2,105.86	\$726.16	\$1,452.32	\$1,307.09	\$2,178.48
9	\$15	\$15	\$250	\$718.52	\$1,868.15	\$718.52	\$1,401.11	\$2,083.71	\$718.52	\$1,437.04	\$1,293.34	\$2,155.56
10	\$15	\$30	\$250	\$681.25	\$1,771.25	\$681.25	\$1,328.44	\$1,975.63	\$681.25	\$1,362.50	\$1,226.25	\$2,043.75
11	\$15	\$15	\$500	\$710.83	\$1,848.16	\$710.83	\$1,386.12	\$2,061.41	\$710.83	\$1,421.66	\$1,279.49	\$2,132.49
12	\$15	\$30	\$500	\$673.99	\$1,752.37	\$673.99	\$1,314.28	\$1,954.57	\$673.99	\$1,347.98	\$1,213.18	\$2,021.97
13	\$15	\$30	\$750	\$667.63	\$1,735.84	\$667.63	\$1,301.88	\$1,936.13	\$667.63	\$1,335.26	\$1,201.73	\$2,002.89
14	\$20	\$20	\$0	\$715.79	\$1,861.05	\$715.79	\$1,395.79	\$2,075.79	\$715.79	\$1,431.58	\$1,288.42	\$2,147.37
15	\$20	\$20	\$100	\$712.72	\$1,853.07	\$712.72	\$1,389.80	\$2,066.89	\$712.72	\$1,425.44	\$1,282.90	\$2,138.16
16	\$20	\$20	\$250	\$708.20	\$1,841.32	\$708.20	\$1,380.99	\$2,053.78	\$708.20	\$1,416.40	\$1,274.76	\$2,124.60
17	\$20	\$35	\$250	\$671.18	\$1,745.07	\$671.18	\$1,308.80	\$1,946.42	\$671.18	\$1,342.36	\$1,208.12	\$2,013.54
18	\$20	\$20	\$500	\$700.51	\$1,821.33	\$700.51	\$1,365.99	\$2,031.48	\$700.51	\$1,401.02	\$1,260.92	\$2,101.53
19	\$20	\$35	\$500	\$664.01	\$1,726.43	\$664.01	\$1,294.82	\$1,925.63	\$664.01	\$1,328.02	\$1,195.22	\$1,992.03
20	\$20	\$35	\$750	\$657.74	\$1,710.12	\$657.74	\$1,282.59	\$1,907.45	\$657.74	\$1,315.48	\$1,183.93	\$1,973.22
21	\$25	\$25	\$0	\$697.70	\$1,814.02	\$697.70	\$1,360.52	\$2,023.33	\$697.70	\$1,395.40	\$1,255.86	\$2,093.10
22	\$25	\$40	\$0	\$670.26	\$1,742.68	\$670.26	\$1,307.01	\$1,943.75	\$670.26	\$1,340.52	\$1,206.47	\$2,010.78
23	\$25	\$25	\$100	\$694.71	\$1,806.25	\$694.71	\$1,354.68	\$2,014.66	\$694.71	\$1,389.42	\$1,250.48	\$2,084.13
24	\$25	\$40	\$100	\$667.38	\$1,735.19	\$667.38	\$1,301.39	\$1,935.40	\$667.38	\$1,334.76	\$1,201.28	\$2,002.14
25	\$25	\$25	\$250	\$690.31	\$1,794.81	\$690.31	\$1,346.10	\$2,001.90	\$690.31	\$1,380.62	\$1,242.56	\$2,070.93
26	\$25	\$40	\$250	\$663.13	\$1,724.14	\$663.13	\$1,293.10	\$1,923.08	\$663.13	\$1,326.26	\$1,193.63	\$1,989.39
27	\$25	\$25	\$500	\$682.91	\$1,775.57	\$682.91	\$1,331.67	\$1,980.44	\$682.91	\$1,365.82	\$1,229.24	\$2,048.73
28	\$25	\$40	\$500	\$656.03	\$1,705.68	\$656.03	\$1,279.26	\$1,902.49	\$656.03	\$1,312.06	\$1,180.85	\$1,968.09
29	\$25	\$40	\$750	\$649.86	\$1,689.64	\$649.86	\$1,267.23	\$1,884.59	\$649.86	\$1,299.72	\$1,169.75	\$1,949.58
30	\$25	\$40	\$1,000	\$644.97	\$1,676.92	\$644.97	\$1,257.69	\$1,870.41	\$644.97	\$1,289.94	\$1,160.95	\$1,934.91
31	\$30	\$50	\$0	\$639.87	\$1,663.66	\$639.87	\$1,247.75	\$1,855.62	\$639.87	\$1,279.74	\$1,151.77	\$1,919.61
32	\$30	\$50	\$100	\$636.35	\$1,654.51	\$636.35	\$1,240.88	\$1,845.42	\$636.35	\$1,272.70	\$1,145.43	\$1,909.05
33	\$30	\$50	\$250	\$630.67	\$1,639.74	\$630.67	\$1,229.81	\$1,828.94	\$630.67	\$1,261.34	\$1,135.21	\$1,892.01
34	\$30	\$50	\$500	\$623.08	\$1,620.01	\$623.08	\$1,215.01	\$1,806.93	\$623.08	\$1,246.16	\$1,121.54	\$1,869.24
35	\$30	\$50	\$750	\$616.90	\$1,603.94	\$616.90	\$1,202.96	\$1,789.01	\$616.90	\$1,233.80	\$1,110.42	\$1,850.70
36	\$30	\$50	\$1,000	\$611.98	\$1,591.15	\$611.98	\$1,193.36	\$1,774.74	\$611.98	\$1,223.96	\$1,101.56	\$1,835.94
Carve-out												
1	\$5	\$5	\$0	\$634.20	\$1,827.99	\$634.20	\$1,343.02	\$2,051.83	\$634.20	\$1,380.32	\$1,231.10	\$2,126.44
2	\$5	\$5	\$100	\$631.67	\$1,820.69	\$631.67	\$1,337.65	\$2,043.64	\$631.67	\$1,374.81	\$1,226.18	\$2,117.95
3	\$5	\$5	\$250	\$627.78	\$1,809.50	\$627.78	\$1,329.43	\$2,031.07	\$627.78	\$1,366.35	\$1,218.64	\$2,104.92
4	\$5	\$5	\$500	\$621.27	\$1,790.73	\$621.27	\$1,315.64	\$2,010.00	\$621.27	\$1,352.18	\$1,206.00	\$2,083.09
5	\$10	\$10	\$0	\$625.40	\$1,802.61	\$625.40	\$1,324.37	\$2,023.34	\$625.40	\$1,361.16	\$1,214.00	\$2,096.92
6	\$10	\$10	\$250	\$618.94	\$1,784.02	\$618.94	\$1,310.71	\$2,002.47	\$618.94	\$1,347.11	\$1,201.48	\$2,075.28
7	\$10	\$10	\$500	\$612.43	\$1,765.23	\$612.43	\$1,296.90	\$1,981.38	\$612.43	\$1,332.93	\$1,188.83	\$2,053.43
8	\$15	\$15	\$0	\$617.24	\$1,779.09	\$617.24	\$1,307.09	\$1,996.94	\$617.24	\$1,343.40	\$1,198.16	\$2,069.56
9	\$15	\$15	\$250	\$610.74	\$1,760.37	\$610.74	\$1,293.34	\$1,975.93	\$610.74	\$1,329.26	\$1,185.56	\$2,047.78
10	\$15	\$30	\$250	\$579.06	\$1,669.06	\$579.06	\$1,226.25	\$1,873.44	\$579.06	\$1,260.31	\$1,124.06	\$1,941.56
11	\$15	\$15	\$500	\$604.21	\$1,741.53	\$604.21	\$1,279.49	\$1,954.78	\$604.21	\$1,315.04	\$1,172.87	\$2,025.87
12	\$15	\$30	\$500	\$572.89	\$1,651.28	\$572.89	\$1,213.18	\$1,853.47	\$572.89	\$1,246.88	\$1,112.08	\$1,920.87
13	\$15	\$30	\$750	\$567.49	\$1,635.69	\$567.49	\$1,201.73	\$1,835.98	\$567.49	\$1,235.12	\$1,101.59	\$1,902.75
14	\$20	\$20	\$0	\$608.42	\$1,753.69	\$608.42	\$1,288.42	\$1,968.42	\$608.42	\$1,324.21	\$1,181.05	\$2,040.00
15	\$20	\$20	\$100	\$605.81	\$1,746.16	\$605.81	\$1,282.90	\$1,959.98	\$605.81	\$1,318.53	\$1,175.99	\$2,031.25
16	\$20	\$20	\$250	\$601.97	\$1,735.09	\$601.97	\$1,274.76	\$1,947.55	\$601.97	\$1,310.17	\$1,168.53	\$2,018.37
17	\$20	\$35	\$250	\$570.50	\$1,644.39	\$570.50	\$1,208.12	\$1,845.75	\$570.50	\$1,241.68	\$1,107.45	\$1,912.86
18	\$20	\$20	\$500	\$595.43	\$1,716.25	\$595.43	\$1,260.92	\$1,926.40	\$595.43	\$1,295.94	\$1,155.84	\$1,996.45
19	\$20	\$35	\$500	\$564.41	\$1,626.82	\$564.41	\$1,195.22	\$1,826.03	\$564.41	\$1,228.42	\$1,095.62	\$1,892.43
20	\$20	\$35	\$750	\$559.08	\$1,611.46	\$559.08	\$1,183.93	\$1,808.79	\$559.08	\$1,216.82	\$1,085.27	\$1,874.56
21	\$25	\$25	\$0	\$593.05	\$1,709.37	\$593.05	\$1,255.86	\$1,918.68	\$593.05	\$1,290.75	\$1,151.21	\$1,988.45
22	\$25	\$40	\$0	\$569.72	\$1,642.14	\$569.72	\$1,206.47	\$1,843.22	\$569.72	\$1,239.98	\$1,105.93	\$1,910.24
23	\$25	\$25	\$100	\$590.50	\$1,702.04	\$590.50	\$1,250.48	\$1,910.45	\$590.50	\$1,285.21	\$1,146.27	\$1,979.92
24	\$25	\$40	\$100	\$567.27	\$1,635.08	\$567.27	\$1,201.28	\$1,835.30	\$567.27	\$1,234.65	\$1,101.18	\$1,902.03
25	\$25	\$25	\$250	\$586.76	\$1,691.26	\$586.76	\$1,242.56	\$1,898.35	\$586.76	\$1,277.07	\$1,139.01	\$1,967.38
26	\$25	\$40	\$250	\$563.66	\$1,624.67	\$563.66	\$1,193.63	\$1,823.61	\$563.66	\$1,226.79	\$1,094.16	\$1,889.92
27	\$25	\$25	\$500	\$580.47	\$1,673.13	\$580.47	\$1,229.24	\$1,878.00	\$580.47	\$1,263.38	\$1,126.80	\$1,946.29
28	\$25	\$40	\$500	\$557.63	\$1,607.27	\$557.63	\$1,180.85	\$1,804.08	\$557.63	\$1,213.66	\$1,082.45	\$1,869.69
29	\$25	\$40	\$750	\$552.38	\$1,592.16	\$552.38	\$1,169.75	\$1,787.12	\$552.38	\$1,202.24	\$1,072.27	\$1,852.10
30	\$25	\$40	\$1,000	\$548.22	\$1,580.18	\$548.22	\$1,160.95	\$1,773.67	\$548.22	\$1,193.19	\$1,064.20	\$1,838.16
31	\$30	\$50	\$0	\$543.89	\$1,567.68	\$543.89	\$1,151.77	\$1,759.64	\$543.89	\$1,183.76	\$1,055.79	\$1,823.63
32	\$30	\$50	\$100	\$540.90	\$1,559.06	\$540.90	\$1,145.43	\$1,749.96	\$540.90	\$1,177.25	\$1,049.98	\$1,813.60
33	\$30	\$50	\$250	\$536.07	\$1,545.14	\$536.07	\$1,135.21	\$1,734.34	\$536.07	\$1,166.74	\$1,040.61	\$1,797.41
34	\$30	\$50	\$500	\$529.62	\$1,526.55	\$529.62	\$1,121.54	\$1,713.47	\$529.62	\$1,152.70	\$1,028.08	\$1,775.78
35	\$30	\$50	\$750	\$524.37	\$1,511.41	\$524.37	\$1,110.42	\$1,696.48	\$524.37	\$1,141.27	\$1,017.89	\$1,758.17
36	\$30	\$50	\$1,000	\$520.18	\$1,499.35	\$520.18	\$1,101.56	\$1,682.95	\$520.18	\$1,132.16	\$1,009.77	\$1,744.14

*Mid-Hudson: DUTCHESS, ORANGE, PUTNAM, SULLIVAN, ULSTER, WESTCHESTER, CONNECTICUT

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 3: July - September 2013
Capital Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$576.91	\$1,499.97	\$576.91	\$1,124.97	\$1,673.04	\$576.91	\$1,153.82	\$1,038.44	\$1,730.73
2	\$5	\$5	\$100	\$574.62	\$1,494.01	\$574.62	\$1,120.51	\$1,666.40	\$574.62	\$1,149.24	\$1,034.32	\$1,723.86
3	\$5	\$5	\$250	\$571.08	\$1,484.81	\$571.08	\$1,113.61	\$1,656.13	\$571.08	\$1,142.16	\$1,027.94	\$1,713.24
4	\$5	\$5	\$500	\$565.16	\$1,469.42	\$565.16	\$1,102.06	\$1,638.96	\$565.16	\$1,130.32	\$1,017.29	\$1,695.48
5	\$10	\$10	\$0	\$568.92	\$1,479.19	\$568.92	\$1,109.39	\$1,649.87	\$568.92	\$1,137.84	\$1,024.06	\$1,706.76
6	\$10	\$10	\$250	\$563.06	\$1,463.96	\$563.06	\$1,097.97	\$1,632.87	\$563.06	\$1,126.12	\$1,013.51	\$1,689.18
7	\$10	\$10	\$500	\$557.11	\$1,448.49	\$557.11	\$1,086.36	\$1,615.62	\$557.11	\$1,114.22	\$1,002.80	\$1,671.33
8	\$15	\$15	\$0	\$561.48	\$1,459.85	\$561.48	\$1,094.89	\$1,628.29	\$561.48	\$1,122.96	\$1,016.66	\$1,684.44
9	\$15	\$15	\$250	\$555.56	\$1,444.46	\$555.56	\$1,083.34	\$1,611.12	\$555.56	\$1,111.12	\$1,000.01	\$1,666.68
10	\$15	\$30	\$250	\$526.77	\$1,369.60	\$526.77	\$1,027.20	\$1,527.63	\$526.77	\$1,053.54	\$948.19	\$1,580.31
11	\$15	\$15	\$500	\$549.63	\$1,429.04	\$549.63	\$1,071.78	\$1,593.93	\$549.63	\$1,099.26	\$989.33	\$1,648.89
12	\$15	\$30	\$500	\$521.15	\$1,354.99	\$521.15	\$1,016.24	\$1,511.34	\$521.15	\$1,042.30	\$938.07	\$1,563.45
13	\$15	\$30	\$750	\$516.24	\$1,342.22	\$516.24	\$1,006.67	\$1,497.10	\$516.24	\$1,032.48	\$929.23	\$1,548.72
14	\$20	\$20	\$0	\$553.48	\$1,439.05	\$553.48	\$1,079.29	\$1,605.09	\$553.48	\$1,106.96	\$996.26	\$1,660.44
15	\$20	\$20	\$100	\$551.10	\$1,432.86	\$551.10	\$1,074.65	\$1,598.19	\$551.10	\$1,102.20	\$991.98	\$1,653.30
16	\$20	\$20	\$250	\$547.60	\$1,423.76	\$547.60	\$1,067.82	\$1,588.04	\$547.60	\$1,095.20	\$985.68	\$1,642.80
17	\$20	\$35	\$250	\$519.00	\$1,349.40	\$519.00	\$1,012.05	\$1,505.10	\$519.00	\$1,038.00	\$934.20	\$1,557.00
18	\$20	\$20	\$500	\$541.65	\$1,408.29	\$541.65	\$1,056.22	\$1,570.79	\$541.65	\$1,083.30	\$974.97	\$1,624.95
19	\$20	\$35	\$500	\$513.44	\$1,334.94	\$513.44	\$1,001.21	\$1,488.98	\$513.44	\$1,026.88	\$924.19	\$1,540.32
20	\$20	\$35	\$750	\$508.59	\$1,322.33	\$508.59	\$991.75	\$1,474.91	\$508.59	\$1,017.18	\$915.46	\$1,525.77
21	\$25	\$25	\$0	\$539.51	\$1,402.73	\$539.51	\$1,052.04	\$1,564.58	\$539.51	\$1,079.02	\$971.12	\$1,618.53
22	\$25	\$40	\$0	\$518.27	\$1,347.50	\$518.27	\$1,010.63	\$1,502.98	\$518.27	\$1,036.54	\$932.89	\$1,554.81
23	\$25	\$25	\$100	\$537.17	\$1,396.64	\$537.17	\$1,047.48	\$1,557.79	\$537.17	\$1,074.34	\$966.91	\$1,611.51
24	\$25	\$40	\$100	\$516.03	\$1,341.68	\$516.03	\$1,006.26	\$1,496.49	\$516.03	\$1,032.06	\$928.85	\$1,548.09
25	\$25	\$25	\$250	\$533.78	\$1,387.83	\$533.78	\$1,040.87	\$1,547.96	\$533.78	\$1,067.56	\$960.80	\$1,601.34
26	\$25	\$40	\$250	\$512.74	\$1,333.12	\$512.74	\$999.84	\$1,486.95	\$512.74	\$1,025.48	\$922.93	\$1,538.22
27	\$25	\$25	\$500	\$528.04	\$1,372.90	\$528.04	\$1,029.68	\$1,531.32	\$528.04	\$1,056.08	\$950.47	\$1,584.12
28	\$25	\$40	\$500	\$507.26	\$1,318.88	\$507.26	\$989.16	\$1,471.05	\$507.26	\$1,014.52	\$913.07	\$1,521.78
29	\$25	\$40	\$750	\$502.49	\$1,306.47	\$502.49	\$979.86	\$1,457.22	\$502.49	\$1,004.98	\$904.48	\$1,507.47
30	\$25	\$40	\$1,000	\$498.70	\$1,296.62	\$498.70	\$972.47	\$1,446.23	\$498.70	\$997.40	\$897.66	\$1,496.10
31	\$30	\$50	\$0	\$494.75	\$1,286.35	\$494.75	\$964.76	\$1,434.78	\$494.75	\$989.50	\$890.55	\$1,484.25
32	\$30	\$50	\$100	\$492.03	\$1,279.28	\$492.03	\$959.46	\$1,426.89	\$492.03	\$984.06	\$885.65	\$1,476.09
33	\$30	\$50	\$250	\$487.64	\$1,267.86	\$487.64	\$950.90	\$1,414.16	\$487.64	\$975.28	\$877.75	\$1,462.92
34	\$30	\$50	\$500	\$481.76	\$1,252.58	\$481.76	\$939.43	\$1,397.10	\$481.76	\$963.52	\$867.17	\$1,445.28
35	\$30	\$50	\$750	\$477.00	\$1,240.20	\$477.00	\$930.15	\$1,383.30	\$477.00	\$954.00	\$858.60	\$1,431.00
36	\$30	\$50	\$1,000	\$473.22	\$1,230.37	\$473.22	\$922.78	\$1,372.34	\$473.22	\$946.44	\$851.80	\$1,419.66
Carve-out												
1	\$5	\$5	\$0	\$490.37	\$1,413.43	\$490.37	\$1,038.44	\$1,586.50	\$490.37	\$1,067.28	\$951.90	\$1,644.19
2	\$5	\$5	\$100	\$488.43	\$1,407.82	\$488.43	\$1,034.32	\$1,580.21	\$488.43	\$1,063.05	\$948.12	\$1,637.67
3	\$5	\$5	\$250	\$485.42	\$1,399.15	\$485.42	\$1,027.94	\$1,570.47	\$485.42	\$1,056.50	\$942.28	\$1,627.58
4	\$5	\$5	\$500	\$480.39	\$1,384.64	\$480.39	\$1,017.29	\$1,554.19	\$480.39	\$1,045.55	\$932.51	\$1,610.71
5	\$10	\$10	\$0	\$483.58	\$1,393.85	\$483.58	\$1,024.06	\$1,564.53	\$483.58	\$1,052.50	\$938.72	\$1,621.42
6	\$10	\$10	\$250	\$478.60	\$1,379.50	\$478.60	\$1,013.51	\$1,548.42	\$478.60	\$1,041.66	\$929.05	\$1,604.72
7	\$10	\$10	\$500	\$473.54	\$1,364.92	\$473.54	\$1,002.80	\$1,532.05	\$473.54	\$1,030.65	\$919.23	\$1,587.76
8	\$15	\$15	\$0	\$477.26	\$1,375.63	\$477.26	\$1,010.66	\$1,544.07	\$477.26	\$1,038.74	\$926.44	\$1,600.22
9	\$15	\$15	\$250	\$472.23	\$1,361.12	\$472.23	\$1,000.01	\$1,527.79	\$472.23	\$1,027.79	\$916.67	\$1,583.35
10	\$15	\$30	\$250	\$447.75	\$1,290.59	\$447.75	\$948.19	\$1,448.62	\$447.75	\$974.52	\$869.17	\$1,501.29
11	\$15	\$15	\$500	\$467.19	\$1,346.59	\$467.19	\$989.33	\$1,511.48	\$467.19	\$1,016.82	\$906.89	\$1,566.45
12	\$15	\$30	\$500	\$442.98	\$1,276.82	\$442.98	\$938.07	\$1,433.16	\$442.98	\$964.13	\$859.90	\$1,485.28
13	\$15	\$30	\$750	\$438.80	\$1,264.79	\$438.80	\$929.23	\$1,419.66	\$438.80	\$955.04	\$851.80	\$1,471.28
14	\$20	\$20	\$0	\$470.46	\$1,356.03	\$470.46	\$996.26	\$1,522.07	\$470.46	\$1,023.94	\$913.24	\$1,577.42
15	\$20	\$20	\$100	\$468.44	\$1,350.20	\$468.44	\$991.98	\$1,515.53	\$468.44	\$1,019.54	\$909.32	\$1,570.64
16	\$20	\$20	\$250	\$465.46	\$1,341.62	\$465.46	\$985.68	\$1,505.90	\$465.46	\$1,013.06	\$903.54	\$1,560.66
17	\$20	\$35	\$250	\$441.15	\$1,271.55	\$441.15	\$934.20	\$1,427.25	\$441.15	\$960.15	\$856.35	\$1,479.15
18	\$20	\$20	\$500	\$460.40	\$1,327.04	\$460.40	\$974.97	\$1,489.54	\$460.40	\$1,002.05	\$893.72	\$1,543.70
19	\$20	\$35	\$500	\$436.42	\$1,257.93	\$436.42	\$924.19	\$1,411.96	\$436.42	\$949.86	\$847.18	\$1,463.30
20	\$20	\$35	\$750	\$432.30	\$1,246.05	\$432.30	\$915.46	\$1,398.62	\$432.30	\$940.89	\$839.17	\$1,449.48
21	\$25	\$25	\$0	\$458.58	\$1,321.80	\$458.58	\$971.12	\$1,483.65	\$458.58	\$998.09	\$890.19	\$1,537.60
22	\$25	\$40	\$0	\$440.53	\$1,269.76	\$440.53	\$932.89	\$1,425.24	\$440.53	\$958.80	\$855.15	\$1,477.07
23	\$25	\$25	\$100	\$456.59	\$1,316.07	\$456.59	\$966.91	\$1,477.22	\$456.59	\$993.76	\$886.33	\$1,530.93
24	\$25	\$40	\$100	\$438.63	\$1,264.27	\$438.63	\$928.85	\$1,419.08	\$438.63	\$954.66	\$851.45	\$1,470.69
25	\$25	\$25	\$250	\$453.71	\$1,307.76	\$453.71	\$960.80	\$1,467.90	\$453.71	\$987.49	\$880.74	\$1,521.27
26	\$25	\$40	\$250	\$435.83	\$1,256.21	\$435.83	\$922.93	\$1,410.04	\$435.83	\$948.57	\$846.02	\$1,461.31
27	\$25	\$25	\$500	\$448.83	\$1,293.70	\$448.83	\$950.47	\$1,452.11	\$448.83	\$976.87	\$871.27	\$1,504.91
28	\$25	\$40	\$500	\$431.17	\$1,242.79	\$431.17	\$913.07	\$1,394.97	\$431.17	\$938.43	\$836.98	\$1,445.69
29	\$25	\$40	\$750	\$427.12	\$1,231.10	\$427.12	\$904.48	\$1,381.85	\$427.12	\$929.61	\$829.11	\$1,432.10
30	\$25	\$40	\$1,000	\$423.90	\$1,221.82	\$423.90	\$897.66	\$1,371.43	\$423.90	\$922.60	\$822.86	\$1,421.30
31	\$30	\$50	\$0	\$420.54	\$1,212.14	\$420.54	\$890.55	\$1,360.56	\$420.54	\$915.29	\$816.34	\$1,410.04
32	\$30	\$50	\$100	\$418.23	\$1,205.47	\$418.23	\$885.65	\$1,353.08	\$418.23	\$910.26	\$811.85	\$1,402.29
33	\$30	\$50	\$250	\$414.49	\$1,194.72	\$414.49	\$877.75	\$1,341.01	\$414.49	\$902.13	\$804.61	\$1,389.77
34	\$30	\$50	\$500	\$409.50	\$1,180.31	\$409.50	\$867.17	\$1,324.84	\$409.50	\$891.26	\$794.90	\$1,373.02
35	\$30	\$50	\$750	\$405.45	\$1,168.65	\$405.45	\$858.60	\$1,311.75	\$405.45	\$882.45	\$787.05	\$1,359.45
36	\$30	\$50	\$1,000	\$402.24	\$1,159.39	\$402.24	\$851.80	\$1,301.36	\$402.24	\$875.46	\$780.81	\$1,348.68

*Capital: ALBANY, RENNELLAER, SCHENECTADY

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 3: July - September 2013
Upstate 1 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$639.54	\$1,662.80	\$639.54	\$1,247.10	\$1,854.67	\$639.54	\$1,279.08	\$1,151.17	\$1,918.62
2	\$5	\$5	\$100	\$636.96	\$1,656.10	\$636.96	\$1,242.07	\$1,847.18	\$636.96	\$1,273.92	\$1,146.53	\$1,910.88
3	\$5	\$5	\$250	\$633.05	\$1,645.93	\$633.05	\$1,234.45	\$1,835.85	\$633.05	\$1,266.10	\$1,139.49	\$1,899.15
4	\$5	\$5	\$500	\$626.48	\$1,628.85	\$626.48	\$1,221.64	\$1,816.79	\$626.48	\$1,252.96	\$1,127.66	\$1,879.44
5	\$10	\$10	\$0	\$630.68	\$1,639.77	\$630.68	\$1,229.83	\$1,828.97	\$630.68	\$1,261.36	\$1,135.22	\$1,892.04
6	\$10	\$10	\$250	\$624.14	\$1,622.76	\$624.14	\$1,217.07	\$1,810.01	\$624.14	\$1,248.28	\$1,123.45	\$1,872.42
7	\$10	\$10	\$500	\$617.59	\$1,605.73	\$617.59	\$1,204.30	\$1,791.01	\$617.59	\$1,235.18	\$1,111.66	\$1,852.77
8	\$15	\$15	\$0	\$622.40	\$1,618.24	\$622.40	\$1,213.68	\$1,804.96	\$622.40	\$1,244.80	\$1,120.32	\$1,867.20
9	\$15	\$15	\$250	\$615.85	\$1,601.21	\$615.85	\$1,200.91	\$1,785.97	\$615.85	\$1,231.70	\$1,108.53	\$1,847.55
10	\$15	\$30	\$250	\$583.93	\$1,518.22	\$583.93	\$1,138.66	\$1,693.40	\$583.93	\$1,167.86	\$1,051.07	\$1,751.79
11	\$15	\$15	\$500	\$609.28	\$1,584.13	\$609.28	\$1,188.10	\$1,766.91	\$609.28	\$1,218.56	\$1,096.70	\$1,827.84
12	\$15	\$30	\$500	\$577.70	\$1,502.02	\$577.70	\$1,126.52	\$1,675.33	\$577.70	\$1,155.40	\$1,039.86	\$1,733.10
13	\$15	\$30	\$750	\$572.25	\$1,487.85	\$572.25	\$1,115.89	\$1,659.53	\$572.25	\$1,144.50	\$1,030.05	\$1,716.75
14	\$20	\$20	\$0	\$613.52	\$1,595.15	\$613.52	\$1,196.36	\$1,779.21	\$613.52	\$1,227.04	\$1,104.34	\$1,840.56
15	\$20	\$20	\$100	\$610.89	\$1,588.31	\$610.89	\$1,191.24	\$1,771.58	\$610.89	\$1,221.78	\$1,099.60	\$1,832.67
16	\$20	\$20	\$250	\$607.02	\$1,578.25	\$607.02	\$1,183.69	\$1,760.36	\$607.02	\$1,214.04	\$1,092.64	\$1,821.06
17	\$20	\$35	\$250	\$575.28	\$1,495.73	\$575.28	\$1,121.80	\$1,668.31	\$575.28	\$1,150.56	\$1,035.50	\$1,725.84
18	\$20	\$20	\$500	\$600.45	\$1,561.17	\$600.45	\$1,170.88	\$1,741.31	\$600.45	\$1,200.90	\$1,080.81	\$1,801.35
19	\$20	\$35	\$500	\$569.14	\$1,479.76	\$569.14	\$1,109.82	\$1,650.51	\$569.14	\$1,138.28	\$1,024.45	\$1,707.42
20	\$20	\$35	\$750	\$563.78	\$1,465.83	\$563.78	\$1,099.37	\$1,634.96	\$563.78	\$1,127.56	\$1,014.80	\$1,691.34
21	\$25	\$25	\$0	\$598.03	\$1,554.88	\$598.03	\$1,166.16	\$1,734.29	\$598.03	\$1,196.06	\$1,076.45	\$1,794.09
22	\$25	\$40	\$0	\$574.49	\$1,493.67	\$574.49	\$1,120.26	\$1,666.02	\$574.49	\$1,148.98	\$1,034.08	\$1,723.47
23	\$25	\$25	\$100	\$595.47	\$1,548.22	\$595.47	\$1,161.17	\$1,726.86	\$595.47	\$1,190.94	\$1,071.85	\$1,786.41
24	\$25	\$40	\$100	\$572.03	\$1,487.28	\$572.03	\$1,115.46	\$1,658.89	\$572.03	\$1,144.06	\$1,029.65	\$1,716.09
25	\$25	\$25	\$250	\$591.70	\$1,538.42	\$591.70	\$1,153.82	\$1,715.93	\$591.70	\$1,183.40	\$1,065.06	\$1,775.10
26	\$25	\$40	\$250	\$568.39	\$1,477.81	\$568.39	\$1,108.36	\$1,648.33	\$568.39	\$1,136.78	\$1,023.10	\$1,705.17
27	\$25	\$25	\$500	\$585.36	\$1,521.94	\$585.36	\$1,141.45	\$1,697.54	\$585.36	\$1,170.72	\$1,053.65	\$1,756.08
28	\$25	\$40	\$500	\$562.33	\$1,462.06	\$562.33	\$1,096.54	\$1,630.76	\$562.33	\$1,124.66	\$1,012.19	\$1,686.99
29	\$25	\$40	\$750	\$557.01	\$1,448.23	\$557.01	\$1,086.17	\$1,615.33	\$557.01	\$1,114.02	\$1,002.62	\$1,671.03
30	\$25	\$40	\$1,000	\$552.82	\$1,437.33	\$552.82	\$1,078.00	\$1,603.18	\$552.82	\$1,105.64	\$995.08	\$1,658.46
31	\$30	\$50	\$0	\$548.44	\$1,425.94	\$548.44	\$1,069.46	\$1,590.48	\$548.44	\$1,096.88	\$987.19	\$1,645.32
32	\$30	\$50	\$100	\$545.44	\$1,418.14	\$545.44	\$1,063.61	\$1,581.78	\$545.44	\$1,090.88	\$981.79	\$1,636.32
33	\$30	\$50	\$250	\$540.57	\$1,405.48	\$540.57	\$1,054.11	\$1,567.65	\$540.57	\$1,081.14	\$973.03	\$1,621.71
34	\$30	\$50	\$500	\$534.05	\$1,388.53	\$534.05	\$1,041.40	\$1,548.75	\$534.05	\$1,068.10	\$961.29	\$1,602.15
35	\$30	\$50	\$750	\$528.76	\$1,374.78	\$528.76	\$1,031.08	\$1,533.40	\$528.76	\$1,057.52	\$951.77	\$1,586.28
36	\$30	\$50	\$1,000	\$524.58	\$1,363.91	\$524.58	\$1,022.93	\$1,521.28	\$524.58	\$1,049.16	\$944.24	\$1,573.74
Carve-out												
1	\$5	\$5	\$0	\$543.61	\$1,566.87	\$543.61	\$1,151.17	\$1,758.74	\$543.61	\$1,183.15	\$1,055.24	\$1,822.69
2	\$5	\$5	\$100	\$541.42	\$1,560.55	\$541.42	\$1,146.53	\$1,751.64	\$541.42	\$1,178.38	\$1,050.98	\$1,815.34
3	\$5	\$5	\$250	\$538.09	\$1,550.97	\$538.09	\$1,139.49	\$1,740.89	\$538.09	\$1,171.14	\$1,044.53	\$1,804.19
4	\$5	\$5	\$500	\$532.51	\$1,534.88	\$532.51	\$1,127.66	\$1,722.82	\$532.51	\$1,158.99	\$1,033.69	\$1,785.47
5	\$10	\$10	\$0	\$536.08	\$1,545.17	\$536.08	\$1,135.22	\$1,734.37	\$536.08	\$1,166.76	\$1,040.62	\$1,797.44
6	\$10	\$10	\$250	\$530.52	\$1,529.14	\$530.52	\$1,123.45	\$1,716.39	\$530.52	\$1,154.66	\$1,029.83	\$1,778.80
7	\$10	\$10	\$500	\$524.95	\$1,513.10	\$524.95	\$1,111.66	\$1,698.37	\$524.95	\$1,142.54	\$1,019.02	\$1,760.13
8	\$15	\$15	\$0	\$529.04	\$1,524.88	\$529.04	\$1,120.32	\$1,711.60	\$529.04	\$1,151.44	\$1,026.96	\$1,773.84
9	\$15	\$15	\$250	\$523.47	\$1,508.83	\$523.47	\$1,108.53	\$1,693.59	\$523.47	\$1,139.32	\$1,016.15	\$1,755.17
10	\$15	\$30	\$250	\$496.34	\$1,430.63	\$496.34	\$1,051.07	\$1,605.81	\$496.34	\$1,080.27	\$963.48	\$1,664.20
11	\$15	\$15	\$500	\$517.89	\$1,492.74	\$517.89	\$1,096.70	\$1,675.52	\$517.89	\$1,127.17	\$1,005.31	\$1,736.45
12	\$15	\$30	\$500	\$491.05	\$1,415.37	\$491.05	\$1,039.86	\$1,588.68	\$491.05	\$1,068.75	\$953.21	\$1,646.45
13	\$15	\$30	\$750	\$486.41	\$1,402.01	\$486.41	\$1,030.05	\$1,573.69	\$486.41	\$1,058.66	\$944.21	\$1,630.91
14	\$20	\$20	\$0	\$521.49	\$1,503.12	\$521.49	\$1,104.34	\$1,687.18	\$521.49	\$1,135.01	\$1,012.31	\$1,748.53
15	\$20	\$20	\$100	\$519.26	\$1,496.68	\$519.26	\$1,099.60	\$1,679.95	\$519.26	\$1,130.15	\$1,007.97	\$1,741.04
16	\$20	\$20	\$250	\$515.97	\$1,487.20	\$515.97	\$1,092.64	\$1,669.31	\$515.97	\$1,122.99	\$1,001.58	\$1,730.01
17	\$20	\$35	\$250	\$488.99	\$1,409.44	\$488.99	\$1,035.50	\$1,582.02	\$488.99	\$1,064.27	\$949.21	\$1,639.55
18	\$20	\$20	\$500	\$510.38	\$1,471.10	\$510.38	\$1,080.81	\$1,651.24	\$510.38	\$1,110.83	\$990.74	\$1,711.28
19	\$20	\$35	\$500	\$483.77	\$1,394.39	\$483.77	\$1,024.45	\$1,565.14	\$483.77	\$1,052.91	\$939.08	\$1,622.05
20	\$20	\$35	\$750	\$479.21	\$1,381.26	\$479.21	\$1,014.80	\$1,550.40	\$479.21	\$1,042.99	\$930.24	\$1,606.77
21	\$25	\$25	\$0	\$508.33	\$1,465.17	\$508.33	\$1,076.45	\$1,644.58	\$508.33	\$1,106.36	\$986.75	\$1,704.39
22	\$25	\$40	\$0	\$488.32	\$1,407.50	\$488.32	\$1,034.08	\$1,579.85	\$488.32	\$1,062.81	\$947.91	\$1,637.30
23	\$25	\$25	\$100	\$506.15	\$1,458.90	\$506.15	\$1,071.85	\$1,637.54	\$506.15	\$1,101.62	\$982.53	\$1,697.09
24	\$25	\$40	\$100	\$486.23	\$1,401.47	\$486.23	\$1,029.65	\$1,573.08	\$486.23	\$1,058.26	\$943.85	\$1,630.29
25	\$25	\$25	\$250	\$502.95	\$1,449.67	\$502.95	\$1,065.06	\$1,627.18	\$502.95	\$1,094.65	\$976.31	\$1,686.35
26	\$25	\$40	\$250	\$483.13	\$1,392.56	\$483.13	\$1,023.10	\$1,563.07	\$483.13	\$1,051.52	\$937.84	\$1,619.91
27	\$25	\$25	\$500	\$497.56	\$1,434.13	\$497.56	\$1,053.65	\$1,609.74	\$497.56	\$1,082.92	\$965.84	\$1,668.28
28	\$25	\$40	\$500	\$477.98	\$1,377.71	\$477.98	\$1,012.19	\$1,546.41	\$477.98	\$1,040.31	\$927.84	\$1,602.64
29	\$25	\$40	\$750	\$473.46	\$1,364.67	\$473.46	\$1,002.62	\$1,531.78	\$473.46	\$1,030.47	\$919.07	\$1,587.48
30	\$25	\$40	\$1,000	\$469.90	\$1,354.41	\$469.90	\$995.08	\$1,520.26	\$469.90	\$1,022.72	\$912.15	\$1,575.54
31	\$30	\$50	\$0	\$466.17	\$1,343.68	\$466.17	\$987.19	\$1,508.21	\$466.17	\$1,014.61	\$904.93	\$1,563.05
32	\$30	\$50	\$100	\$463.62	\$1,336.33	\$463.62	\$981.79	\$1,499.96	\$463.62	\$1,009.06	\$899.98	\$1,554.50
33	\$30	\$50	\$250	\$459.48	\$1,324.40	\$459.48	\$973.03	\$1,486.57	\$459.48	\$1,000.05	\$891.94	\$1,540.62
34	\$30	\$50	\$500	\$453.94	\$1,308.42	\$453.94	\$961.29	\$1,468.64	\$453.94	\$987.99	\$881.18	\$1,522.04
35	\$30	\$50	\$750	\$449.45	\$1,295.46	\$449.45	\$951.77	\$1,454.09	\$449.45	\$978.21	\$872.45	\$1,506.97
36	\$30	\$50	\$1,000	\$445.89	\$1,285.22	\$445.89	\$944.24	\$1,442.60	\$445.89	\$970.47	\$865.56	\$1,495.05

*Upstate 1: COLUMBIA, DELAWARE, GREENE, MONTGOMERY, SARATOGA, SCHOHARIE, WARREN, WASHINGTON

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 3: July - September 2013
Upstate 2 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$830.32	\$2,158.83	\$830.32	\$1,619.12	\$2,407.93	\$830.32	\$1,660.64	\$1,494.58	\$2,490.96
2	\$5	\$5	\$100	\$827.02	\$2,150.25	\$827.02	\$1,612.69	\$2,398.36	\$827.02	\$1,654.04	\$1,488.64	\$2,481.06
3	\$5	\$5	\$250	\$821.94	\$2,137.04	\$821.94	\$1,602.78	\$2,383.63	\$821.94	\$1,643.88	\$1,479.49	\$2,465.82
4	\$5	\$5	\$500	\$813.41	\$2,114.87	\$813.41	\$1,586.15	\$2,358.89	\$813.41	\$1,626.82	\$1,464.14	\$2,440.23
5	\$10	\$10	\$0	\$818.85	\$2,129.01	\$818.85	\$1,596.76	\$2,374.67	\$818.85	\$1,637.70	\$1,473.93	\$2,456.55
6	\$10	\$10	\$250	\$810.39	\$2,107.01	\$810.39	\$1,580.26	\$2,350.13	\$810.39	\$1,620.78	\$1,458.70	\$2,431.17
7	\$10	\$10	\$500	\$801.84	\$2,084.78	\$801.84	\$1,563.59	\$2,325.34	\$801.84	\$1,603.68	\$1,443.31	\$2,405.52
8	\$15	\$15	\$0	\$808.12	\$2,101.11	\$808.12	\$1,575.83	\$2,343.55	\$808.12	\$1,616.24	\$1,454.62	\$2,424.36
9	\$15	\$15	\$250	\$799.62	\$2,079.01	\$799.62	\$1,559.26	\$2,318.90	\$799.62	\$1,599.24	\$1,439.32	\$2,398.86
10	\$15	\$30	\$250	\$758.17	\$1,971.24	\$758.17	\$1,478.43	\$2,198.69	\$758.17	\$1,516.34	\$1,364.71	\$2,274.51
11	\$15	\$15	\$500	\$791.08	\$2,056.81	\$791.08	\$1,542.61	\$2,294.13	\$791.08	\$1,582.16	\$1,423.94	\$2,373.24
12	\$15	\$30	\$500	\$750.06	\$1,950.16	\$750.06	\$1,462.62	\$2,175.17	\$750.06	\$1,500.12	\$1,350.11	\$2,250.18
13	\$15	\$30	\$750	\$743.00	\$1,931.80	\$743.00	\$1,448.85	\$2,154.70	\$743.00	\$1,486.00	\$1,337.40	\$2,229.00
14	\$20	\$20	\$0	\$796.57	\$2,071.08	\$796.57	\$1,553.31	\$2,310.05	\$796.57	\$1,593.14	\$1,433.83	\$2,389.71
15	\$20	\$20	\$100	\$793.18	\$2,062.27	\$793.18	\$1,546.70	\$2,300.22	\$793.18	\$1,586.36	\$1,427.72	\$2,379.54
16	\$20	\$20	\$250	\$788.14	\$2,049.16	\$788.14	\$1,536.87	\$2,285.61	\$788.14	\$1,576.28	\$1,418.65	\$2,364.42
17	\$20	\$35	\$250	\$746.96	\$1,942.10	\$746.96	\$1,456.57	\$2,166.18	\$746.96	\$1,493.92	\$1,344.53	\$2,240.88
18	\$20	\$20	\$500	\$779.59	\$2,026.93	\$779.59	\$1,520.20	\$2,260.81	\$779.59	\$1,559.18	\$1,403.26	\$2,338.77
19	\$20	\$35	\$500	\$738.96	\$1,921.30	\$738.96	\$1,440.97	\$2,142.98	\$738.96	\$1,477.92	\$1,330.13	\$2,216.88
20	\$20	\$35	\$750	\$731.99	\$1,903.17	\$731.99	\$1,427.38	\$2,122.77	\$731.99	\$1,463.98	\$1,317.58	\$2,195.97
21	\$25	\$25	\$0	\$776.49	\$2,018.87	\$776.49	\$1,514.16	\$2,251.82	\$776.49	\$1,552.98	\$1,397.68	\$2,329.47
22	\$25	\$40	\$0	\$745.90	\$1,939.34	\$745.90	\$1,454.51	\$2,163.11	\$745.90	\$1,491.80	\$1,342.62	\$2,237.70
23	\$25	\$25	\$100	\$773.15	\$2,010.19	\$773.15	\$1,507.64	\$2,242.14	\$773.15	\$1,546.30	\$1,391.67	\$2,319.45
24	\$25	\$40	\$100	\$742.72	\$1,931.07	\$742.72	\$1,448.30	\$2,153.89	\$742.72	\$1,485.44	\$1,336.90	\$2,228.16
25	\$25	\$25	\$250	\$768.25	\$1,997.45	\$768.25	\$1,498.09	\$2,227.93	\$768.25	\$1,536.50	\$1,382.85	\$2,304.75
26	\$25	\$40	\$250	\$737.97	\$1,918.72	\$737.97	\$1,439.04	\$2,140.11	\$737.97	\$1,475.94	\$1,328.35	\$2,213.91
27	\$25	\$25	\$500	\$760.00	\$1,976.00	\$760.00	\$1,482.00	\$2,204.00	\$760.00	\$1,520.00	\$1,368.00	\$2,280.00
28	\$25	\$40	\$500	\$730.09	\$1,898.23	\$730.09	\$1,423.68	\$2,117.26	\$730.09	\$1,460.18	\$1,314.16	\$2,190.27
29	\$25	\$40	\$750	\$723.23	\$1,880.40	\$723.23	\$1,410.30	\$2,097.37	\$723.23	\$1,446.46	\$1,301.81	\$2,169.69
30	\$25	\$40	\$1,000	\$717.78	\$1,866.23	\$717.78	\$1,399.67	\$2,081.56	\$717.78	\$1,435.56	\$1,292.00	\$2,153.34
31	\$30	\$50	\$0	\$712.09	\$1,851.43	\$712.09	\$1,388.58	\$2,065.06	\$712.09	\$1,424.18	\$1,281.76	\$2,136.27
32	\$30	\$50	\$100	\$708.20	\$1,841.32	\$708.20	\$1,380.99	\$2,053.78	\$708.20	\$1,416.40	\$1,274.76	\$2,124.60
33	\$30	\$50	\$250	\$701.84	\$1,824.78	\$701.84	\$1,368.59	\$2,035.34	\$701.84	\$1,403.68	\$1,263.31	\$2,105.52
34	\$30	\$50	\$500	\$693.39	\$1,802.81	\$693.39	\$1,352.11	\$2,010.83	\$693.39	\$1,386.78	\$1,248.10	\$2,080.17
35	\$30	\$50	\$750	\$686.51	\$1,784.93	\$686.51	\$1,338.69	\$1,990.88	\$686.51	\$1,373.02	\$1,235.72	\$2,059.53
36	\$30	\$50	\$1,000	\$681.09	\$1,770.83	\$681.09	\$1,328.13	\$1,975.16	\$681.09	\$1,362.18	\$1,225.96	\$2,043.27
Carve-out												
1	\$5	\$5	\$0	\$705.77	\$2,034.28	\$705.77	\$1,494.58	\$2,283.38	\$705.77	\$1,536.09	\$1,370.03	\$2,366.41
2	\$5	\$5	\$100	\$702.97	\$2,026.20	\$702.97	\$1,488.64	\$2,274.31	\$702.97	\$1,529.99	\$1,364.58	\$2,357.01
3	\$5	\$5	\$250	\$698.65	\$2,013.75	\$698.65	\$1,479.49	\$2,260.34	\$698.65	\$1,520.59	\$1,356.20	\$2,342.53
4	\$5	\$5	\$500	\$691.40	\$1,992.85	\$691.40	\$1,464.14	\$2,236.88	\$691.40	\$1,504.81	\$1,342.13	\$2,318.22
5	\$10	\$10	\$0	\$696.02	\$2,006.18	\$696.02	\$1,473.93	\$2,251.84	\$696.02	\$1,514.87	\$1,351.10	\$2,333.72
6	\$10	\$10	\$250	\$688.83	\$1,985.46	\$688.83	\$1,458.70	\$2,228.57	\$688.83	\$1,499.22	\$1,337.14	\$2,309.61
7	\$10	\$10	\$500	\$681.56	\$1,964.51	\$681.56	\$1,443.31	\$2,205.06	\$681.56	\$1,483.40	\$1,323.04	\$2,285.24
8	\$15	\$15	\$0	\$686.90	\$1,979.89	\$686.90	\$1,454.62	\$2,222.33	\$686.90	\$1,495.02	\$1,333.40	\$2,303.14
9	\$15	\$15	\$250	\$679.68	\$1,959.07	\$679.68	\$1,439.32	\$2,198.96	\$679.68	\$1,479.30	\$1,319.37	\$2,278.92
10	\$15	\$30	\$250	\$644.44	\$1,857.52	\$644.44	\$1,364.71	\$2,084.97	\$644.44	\$1,402.61	\$1,250.98	\$2,160.78
11	\$15	\$15	\$500	\$672.42	\$1,938.15	\$672.42	\$1,423.94	\$2,175.47	\$672.42	\$1,463.50	\$1,305.28	\$2,254.58
12	\$15	\$30	\$500	\$637.55	\$1,837.65	\$637.55	\$1,350.11	\$2,062.67	\$637.55	\$1,387.61	\$1,237.60	\$2,137.67
13	\$15	\$30	\$750	\$631.55	\$1,820.35	\$631.55	\$1,337.40	\$2,043.25	\$631.55	\$1,374.55	\$1,225.95	\$2,117.55
14	\$20	\$20	\$0	\$677.08	\$1,951.60	\$677.08	\$1,433.83	\$2,190.57	\$677.08	\$1,473.65	\$1,314.34	\$2,270.22
15	\$20	\$20	\$100	\$674.20	\$1,943.29	\$674.20	\$1,427.72	\$2,181.25	\$674.20	\$1,467.38	\$1,308.75	\$2,260.56
16	\$20	\$20	\$250	\$669.92	\$1,930.94	\$669.92	\$1,418.65	\$2,167.39	\$669.92	\$1,458.06	\$1,300.43	\$2,246.20
17	\$20	\$35	\$250	\$634.92	\$1,830.05	\$634.92	\$1,344.53	\$2,054.14	\$634.92	\$1,381.88	\$1,232.48	\$2,128.84
18	\$20	\$20	\$500	\$662.65	\$1,910.00	\$662.65	\$1,403.26	\$2,143.87	\$662.65	\$1,442.24	\$1,286.32	\$2,221.83
19	\$20	\$35	\$500	\$628.12	\$1,810.45	\$628.12	\$1,330.13	\$2,032.14	\$628.12	\$1,367.08	\$1,219.28	\$2,106.04
20	\$20	\$35	\$750	\$622.19	\$1,793.38	\$622.19	\$1,317.58	\$2,012.97	\$622.19	\$1,354.18	\$1,207.78	\$2,086.17
21	\$25	\$25	\$0	\$660.02	\$1,902.40	\$660.02	\$1,397.68	\$2,135.35	\$660.02	\$1,436.51	\$1,281.21	\$2,213.00
22	\$25	\$40	\$0	\$634.02	\$1,827.46	\$634.02	\$1,342.62	\$2,051.23	\$634.02	\$1,379.92	\$1,230.74	\$2,125.82
23	\$25	\$25	\$100	\$657.18	\$1,894.22	\$657.18	\$1,391.67	\$2,126.16	\$657.18	\$1,430.33	\$1,275.70	\$2,203.48
24	\$25	\$40	\$100	\$631.31	\$1,819.66	\$631.31	\$1,336.90	\$2,042.48	\$631.31	\$1,374.03	\$1,225.49	\$2,116.75
25	\$25	\$25	\$250	\$653.01	\$1,882.21	\$653.01	\$1,382.85	\$2,112.69	\$653.01	\$1,421.26	\$1,267.61	\$2,189.51
26	\$25	\$40	\$250	\$627.27	\$1,808.03	\$627.27	\$1,328.35	\$2,029.42	\$627.27	\$1,365.24	\$1,217.65	\$2,103.21
27	\$25	\$25	\$500	\$646.00	\$1,862.00	\$646.00	\$1,368.00	\$2,090.00	\$646.00	\$1,406.00	\$1,254.00	\$2,166.00
28	\$25	\$40	\$500	\$620.58	\$1,788.72	\$620.58	\$1,314.16	\$2,007.75	\$620.58	\$1,350.67	\$1,204.65	\$2,080.76
29	\$25	\$40	\$750	\$614.75	\$1,771.91	\$614.75	\$1,301.81	\$1,988.88	\$614.75	\$1,337.98	\$1,193.33	\$2,061.21
30	\$25	\$40	\$1,000	\$610.11	\$1,758.56	\$610.11	\$1,292.00	\$1,973.90	\$610.11	\$1,327.89	\$1,184.34	\$2,045.67
31	\$30	\$50	\$0	\$605.28	\$1,744.62	\$605.28	\$1,281.76	\$1,958.25	\$605.28	\$1,317.37	\$1,174.95	\$2,029.46
32	\$30	\$50	\$100	\$601.97	\$1,735.09	\$601.97	\$1,274.76	\$1,947.55	\$601.97	\$1,310.17	\$1,168.53	\$2,018.37
33	\$30	\$50	\$250	\$596.56	\$1,719.51	\$596.56	\$1,263.31	\$1,930.06	\$596.56	\$1,298.40	\$1,158.04	\$2,000.24
34	\$30	\$50	\$500	\$589.38	\$1,698.81	\$589.38	\$1,248.10	\$1,906.82	\$589.38	\$1,282.77	\$1,144.09	\$1,976.16
35	\$30	\$50	\$750	\$583.53	\$1,681.95	\$583.53	\$1,235.72	\$1,887.90	\$583.53	\$1,270.04	\$1,132.74	\$1,956.55
36	\$30	\$50	\$1,000	\$578.93	\$1,668.67	\$578.93	\$1,225.96	\$1,873.00	\$578.93	\$1,260.02	\$1,123.80	\$1,941.11

*Upstate 2: CLINTON, ESSEX, FULTON

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 4: October - December 2013
Downstate 1 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$742.37	\$1,930.16	\$742.37	\$1,447.62	\$2,152.87	\$742.37	\$1,484.74	\$1,336.27	\$2,227.11
2	\$5	\$5	\$100	\$739.42	\$1,922.49	\$739.42	\$1,441.87	\$2,144.32	\$739.42	\$1,478.84	\$1,330.96	\$2,218.26
3	\$5	\$5	\$250	\$734.87	\$1,910.66	\$734.87	\$1,433.00	\$2,131.12	\$734.87	\$1,469.74	\$1,322.77	\$2,204.61
4	\$5	\$5	\$500	\$727.26	\$1,890.88	\$727.26	\$1,418.16	\$2,109.05	\$727.26	\$1,454.52	\$1,309.07	\$2,181.78
5	\$10	\$10	\$0	\$732.11	\$1,903.49	\$732.11	\$1,427.61	\$2,123.12	\$732.11	\$1,464.22	\$1,317.80	\$2,196.33
6	\$10	\$10	\$250	\$724.55	\$1,883.83	\$724.55	\$1,412.87	\$2,101.20	\$724.55	\$1,449.10	\$1,304.19	\$2,173.65
7	\$10	\$10	\$500	\$716.91	\$1,863.97	\$716.91	\$1,397.97	\$2,079.04	\$716.91	\$1,433.82	\$1,290.44	\$2,150.73
8	\$15	\$15	\$0	\$722.54	\$1,878.60	\$722.54	\$1,408.95	\$2,095.37	\$722.54	\$1,445.08	\$1,300.57	\$2,167.62
9	\$15	\$15	\$250	\$714.92	\$1,858.79	\$714.92	\$1,394.09	\$2,073.27	\$714.92	\$1,429.84	\$1,286.86	\$2,144.76
10	\$15	\$30	\$250	\$677.82	\$1,762.33	\$677.82	\$1,321.75	\$1,965.68	\$677.82	\$1,355.64	\$1,220.08	\$2,033.46
11	\$15	\$15	\$500	\$707.29	\$1,838.95	\$707.29	\$1,379.22	\$2,051.14	\$707.29	\$1,414.58	\$1,273.12	\$2,121.87
12	\$15	\$30	\$500	\$670.61	\$1,743.59	\$670.61	\$1,307.69	\$1,944.77	\$670.61	\$1,341.22	\$1,207.10	\$2,011.83
13	\$15	\$30	\$750	\$664.30	\$1,727.18	\$664.30	\$1,295.39	\$1,926.47	\$664.30	\$1,328.60	\$1,195.74	\$1,992.90
14	\$20	\$20	\$0	\$712.20	\$1,851.72	\$712.20	\$1,388.79	\$2,065.38	\$712.20	\$1,424.40	\$1,281.96	\$2,136.60
15	\$20	\$20	\$100	\$709.17	\$1,843.84	\$709.17	\$1,382.88	\$2,056.59	\$709.17	\$1,418.34	\$1,276.51	\$2,127.51
16	\$20	\$20	\$250	\$704.66	\$1,832.12	\$704.66	\$1,374.09	\$2,043.51	\$704.66	\$1,409.32	\$1,268.39	\$2,113.98
17	\$20	\$35	\$250	\$667.83	\$1,736.36	\$667.83	\$1,302.27	\$1,936.71	\$667.83	\$1,335.66	\$1,202.09	\$2,003.49
18	\$20	\$20	\$500	\$697.03	\$1,812.28	\$697.03	\$1,359.21	\$2,021.39	\$697.03	\$1,394.06	\$1,254.65	\$2,091.09
19	\$20	\$35	\$500	\$660.70	\$1,717.82	\$660.70	\$1,288.37	\$1,916.03	\$660.70	\$1,321.40	\$1,189.26	\$1,982.10
20	\$20	\$35	\$750	\$654.47	\$1,701.62	\$654.47	\$1,276.22	\$1,897.96	\$654.47	\$1,308.94	\$1,178.05	\$1,963.41
21	\$25	\$25	\$0	\$694.23	\$1,805.00	\$694.23	\$1,353.75	\$2,013.27	\$694.23	\$1,388.46	\$1,249.61	\$2,082.69
22	\$25	\$40	\$0	\$666.91	\$1,733.97	\$666.91	\$1,300.47	\$1,934.04	\$666.91	\$1,333.82	\$1,200.44	\$2,000.73
23	\$25	\$25	\$100	\$691.24	\$1,797.22	\$691.24	\$1,347.92	\$2,004.60	\$691.24	\$1,382.48	\$1,244.23	\$2,073.72
24	\$25	\$40	\$100	\$664.03	\$1,726.48	\$664.03	\$1,294.86	\$1,925.69	\$664.03	\$1,328.06	\$1,195.25	\$1,992.09
25	\$25	\$25	\$250	\$686.88	\$1,785.89	\$686.88	\$1,339.42	\$1,991.95	\$686.88	\$1,373.76	\$1,236.38	\$2,060.64
26	\$25	\$40	\$250	\$659.81	\$1,715.51	\$659.81	\$1,286.63	\$1,913.45	\$659.81	\$1,319.62	\$1,187.66	\$1,979.43
27	\$25	\$25	\$500	\$679.49	\$1,766.67	\$679.49	\$1,325.01	\$1,970.52	\$679.49	\$1,358.98	\$1,223.08	\$2,038.47
28	\$25	\$40	\$500	\$652.76	\$1,697.18	\$652.76	\$1,272.88	\$1,893.00	\$652.76	\$1,305.52	\$1,174.97	\$1,958.28
29	\$25	\$40	\$750	\$646.60	\$1,681.16	\$646.60	\$1,260.87	\$1,875.14	\$646.60	\$1,293.20	\$1,163.88	\$1,939.80
30	\$25	\$40	\$1,000	\$641.75	\$1,668.55	\$641.75	\$1,251.41	\$1,861.08	\$641.75	\$1,283.50	\$1,155.15	\$1,925.25
31	\$30	\$50	\$0	\$636.65	\$1,655.29	\$636.65	\$1,241.47	\$1,846.29	\$636.65	\$1,273.30	\$1,145.97	\$1,909.95
32	\$30	\$50	\$100	\$633.18	\$1,646.27	\$633.18	\$1,234.70	\$1,836.22	\$633.18	\$1,266.36	\$1,139.72	\$1,899.54
33	\$30	\$50	\$250	\$627.51	\$1,631.53	\$627.51	\$1,223.64	\$1,819.78	\$627.51	\$1,255.02	\$1,129.52	\$1,882.53
34	\$30	\$50	\$500	\$619.95	\$1,611.87	\$619.95	\$1,208.90	\$1,797.86	\$619.95	\$1,239.90	\$1,115.91	\$1,859.85
35	\$30	\$50	\$750	\$613.81	\$1,595.91	\$613.81	\$1,196.93	\$1,780.05	\$613.81	\$1,227.62	\$1,104.86	\$1,841.43
36	\$30	\$50	\$1,000	\$608.95	\$1,583.27	\$608.95	\$1,187.45	\$1,765.96	\$608.95	\$1,217.90	\$1,096.11	\$1,826.85
Carve-out												
1	\$5	\$5	\$0	\$631.01	\$1,818.81	\$631.01	\$1,336.27	\$2,041.52	\$631.01	\$1,373.38	\$1,224.91	\$2,115.75
2	\$5	\$5	\$100	\$628.51	\$1,811.58	\$628.51	\$1,330.96	\$2,033.41	\$628.51	\$1,367.93	\$1,220.04	\$2,107.35
3	\$5	\$5	\$250	\$624.64	\$1,800.43	\$624.64	\$1,322.77	\$2,020.89	\$624.64	\$1,359.51	\$1,212.54	\$2,094.38
4	\$5	\$5	\$500	\$618.17	\$1,781.79	\$618.17	\$1,309.07	\$1,999.97	\$618.17	\$1,345.43	\$1,199.98	\$2,072.69
5	\$10	\$10	\$0	\$622.29	\$1,793.67	\$622.29	\$1,317.80	\$2,013.30	\$622.29	\$1,354.40	\$1,207.98	\$2,086.51
6	\$10	\$10	\$250	\$615.87	\$1,775.15	\$615.87	\$1,304.19	\$1,992.51	\$615.87	\$1,340.42	\$1,195.51	\$2,064.97
7	\$10	\$10	\$500	\$609.37	\$1,756.43	\$609.37	\$1,290.44	\$1,971.50	\$609.37	\$1,326.28	\$1,182.90	\$2,043.19
8	\$15	\$15	\$0	\$614.16	\$1,770.22	\$614.16	\$1,300.57	\$1,986.99	\$614.16	\$1,336.70	\$1,192.19	\$2,059.24
9	\$15	\$15	\$250	\$607.68	\$1,751.55	\$607.68	\$1,286.86	\$1,966.03	\$607.68	\$1,322.60	\$1,179.62	\$2,037.52
10	\$15	\$30	\$250	\$576.15	\$1,660.66	\$576.15	\$1,220.08	\$1,864.01	\$576.15	\$1,253.97	\$1,118.40	\$1,931.79
11	\$15	\$15	\$500	\$601.20	\$1,732.86	\$601.20	\$1,273.12	\$1,945.05	\$601.20	\$1,308.49	\$1,167.03	\$2,015.78
12	\$15	\$30	\$500	\$570.02	\$1,642.99	\$570.02	\$1,207.10	\$1,844.18	\$570.02	\$1,240.63	\$1,106.51	\$1,911.24
13	\$15	\$30	\$750	\$564.66	\$1,627.54	\$564.66	\$1,195.74	\$1,826.83	\$564.66	\$1,228.96	\$1,096.10	\$1,893.26
14	\$20	\$20	\$0	\$605.37	\$1,744.89	\$605.37	\$1,281.96	\$1,958.55	\$605.37	\$1,317.57	\$1,175.13	\$2,029.77
15	\$20	\$20	\$100	\$602.79	\$1,737.47	\$602.79	\$1,276.51	\$1,950.22	\$602.79	\$1,311.96	\$1,170.13	\$2,021.13
16	\$20	\$20	\$250	\$598.96	\$1,726.42	\$598.96	\$1,268.39	\$1,937.82	\$598.96	\$1,303.62	\$1,162.69	\$2,008.28
17	\$20	\$35	\$250	\$567.66	\$1,636.18	\$567.66	\$1,202.09	\$1,836.53	\$567.66	\$1,235.49	\$1,101.92	\$1,903.32
18	\$20	\$20	\$500	\$592.48	\$1,707.72	\$592.48	\$1,254.65	\$1,916.83	\$592.48	\$1,289.51	\$1,150.10	\$1,986.54
19	\$20	\$35	\$500	\$561.60	\$1,618.72	\$561.60	\$1,189.26	\$1,816.93	\$561.60	\$1,222.30	\$1,090.16	\$1,883.00
20	\$20	\$35	\$750	\$556.30	\$1,603.45	\$556.30	\$1,178.05	\$1,799.79	\$556.30	\$1,210.77	\$1,079.88	\$1,865.24
21	\$25	\$25	\$0	\$590.10	\$1,700.86	\$590.10	\$1,249.61	\$1,909.13	\$590.10	\$1,284.33	\$1,145.48	\$1,978.56
22	\$25	\$40	\$0	\$566.87	\$1,633.93	\$566.87	\$1,200.44	\$1,834.00	\$566.87	\$1,233.78	\$1,100.40	\$1,900.69
23	\$25	\$25	\$100	\$587.55	\$1,693.54	\$587.55	\$1,244.23	\$1,900.91	\$587.55	\$1,278.79	\$1,140.55	\$1,970.03
24	\$25	\$40	\$100	\$564.43	\$1,626.87	\$564.43	\$1,195.25	\$1,826.08	\$564.43	\$1,228.46	\$1,095.65	\$1,892.49
25	\$25	\$25	\$250	\$583.85	\$1,682.86	\$583.85	\$1,236.38	\$1,888.92	\$583.85	\$1,270.73	\$1,133.35	\$1,957.61
26	\$25	\$40	\$250	\$560.84	\$1,616.53	\$560.84	\$1,187.66	\$1,814.48	\$560.84	\$1,220.65	\$1,088.69	\$1,880.46
27	\$25	\$25	\$500	\$577.57	\$1,664.75	\$577.57	\$1,223.08	\$1,868.60	\$577.57	\$1,257.06	\$1,121.16	\$1,936.55
28	\$25	\$40	\$500	\$554.85	\$1,599.26	\$554.85	\$1,174.97	\$1,795.09	\$554.85	\$1,207.61	\$1,077.05	\$1,860.37
29	\$25	\$40	\$750	\$549.61	\$1,584.17	\$549.61	\$1,163.88	\$1,778.15	\$549.61	\$1,196.21	\$1,066.89	\$1,842.81
30	\$25	\$40	\$1,000	\$545.49	\$1,572.29	\$545.49	\$1,155.15	\$1,764.81	\$545.49	\$1,187.24	\$1,058.89	\$1,828.99
31	\$30	\$50	\$0	\$541.15	\$1,559.79	\$541.15	\$1,145.97	\$1,750.79	\$541.15	\$1,177.80	\$1,050.47	\$1,814.45
32	\$30	\$50	\$100	\$538.20	\$1,551.29	\$538.20	\$1,139.72	\$1,741.25	\$538.20	\$1,171.38	\$1,044.75	\$1,804.56
33	\$30	\$50	\$250	\$533.38	\$1,537.40	\$533.38	\$1,129.52	\$1,725.65	\$533.38	\$1,160.89	\$1,035.39	\$1,788.40
34	\$30	\$50	\$500	\$526.96	\$1,518.88	\$526.96	\$1,115.91	\$1,704.86	\$526.96	\$1,146.91	\$1,022.92	\$1,766.86
35	\$30	\$50	\$750	\$521.74	\$1,503.83	\$521.74	\$1,104.86	\$1,687.98	\$521.74	\$1,135.55	\$1,012.79	\$1,749.36
36	\$30	\$50	\$1,000	\$517.61	\$1,491.93	\$517.61	\$1,096.11	\$1,674.61	\$517.61	\$1,126.56	\$1,004.77	\$1,735.51

*Downstate 1: BRONX, KINGS, RICHMOND, ROCKLAND, NEW JERSEY

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 4: October - December 2013
Downstate 2 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$792.65	\$2,060.89	\$792.65	\$1,545.67	\$2,298.69	\$792.65	\$1,585.30	\$1,426.77	\$2,377.95
2	\$5	\$5	\$100	\$789.49	\$2,052.67	\$789.49	\$1,539.51	\$2,289.52	\$789.49	\$1,578.98	\$1,421.08	\$2,368.47
3	\$5	\$5	\$250	\$784.66	\$2,040.12	\$784.66	\$1,530.09	\$2,275.51	\$784.66	\$1,569.32	\$1,412.39	\$2,353.98
4	\$5	\$5	\$500	\$776.48	\$2,018.85	\$776.48	\$1,514.14	\$2,251.79	\$776.48	\$1,552.96	\$1,397.66	\$2,329.44
5	\$10	\$10	\$0	\$781.67	\$2,032.34	\$781.67	\$1,524.26	\$2,266.84	\$781.67	\$1,563.34	\$1,407.01	\$2,345.01
6	\$10	\$10	\$250	\$773.59	\$2,011.33	\$773.59	\$1,508.50	\$2,243.41	\$773.59	\$1,547.18	\$1,392.46	\$2,320.77
7	\$10	\$10	\$500	\$765.46	\$1,990.20	\$765.46	\$1,492.65	\$2,219.83	\$765.46	\$1,530.92	\$1,377.83	\$2,296.38
8	\$15	\$15	\$0	\$771.43	\$2,005.72	\$771.43	\$1,504.29	\$2,237.15	\$771.43	\$1,542.86	\$1,388.57	\$2,314.29
9	\$15	\$15	\$250	\$763.32	\$1,984.63	\$763.32	\$1,488.47	\$2,213.63	\$763.32	\$1,526.64	\$1,373.98	\$2,289.96
10	\$15	\$30	\$250	\$723.75	\$1,881.75	\$723.75	\$1,411.31	\$2,098.88	\$723.75	\$1,447.50	\$1,302.75	\$2,171.25
11	\$15	\$15	\$500	\$755.17	\$1,963.44	\$755.17	\$1,472.58	\$2,189.99	\$755.17	\$1,510.34	\$1,359.31	\$2,265.51
12	\$15	\$30	\$500	\$716.03	\$1,861.68	\$716.03	\$1,396.26	\$2,076.49	\$716.03	\$1,432.06	\$1,288.85	\$2,148.09
13	\$15	\$30	\$750	\$709.28	\$1,844.13	\$709.28	\$1,383.10	\$2,056.91	\$709.28	\$1,418.56	\$1,276.70	\$2,127.84
14	\$20	\$20	\$0	\$760.45	\$1,977.17	\$760.45	\$1,482.88	\$2,205.31	\$760.45	\$1,520.90	\$1,368.81	\$2,281.35
15	\$20	\$20	\$100	\$757.18	\$1,968.67	\$757.18	\$1,476.50	\$2,195.82	\$757.18	\$1,514.36	\$1,362.92	\$2,271.54
16	\$20	\$20	\$250	\$752.35	\$1,956.11	\$752.35	\$1,467.08	\$2,181.82	\$752.35	\$1,504.70	\$1,354.23	\$2,257.05
17	\$20	\$35	\$250	\$713.05	\$1,853.93	\$713.05	\$1,390.45	\$2,067.85	\$713.05	\$1,426.10	\$1,283.49	\$2,139.15
18	\$20	\$20	\$500	\$744.23	\$1,935.00	\$744.23	\$1,451.25	\$2,158.27	\$744.23	\$1,488.46	\$1,339.61	\$2,232.69
19	\$20	\$35	\$500	\$705.44	\$1,834.14	\$705.44	\$1,375.61	\$2,045.78	\$705.44	\$1,410.88	\$1,269.79	\$2,116.32
20	\$20	\$35	\$750	\$698.78	\$1,816.83	\$698.78	\$1,362.62	\$2,026.46	\$698.78	\$1,397.56	\$1,257.80	\$2,096.34
21	\$25	\$25	\$0	\$741.23	\$1,927.20	\$741.23	\$1,445.40	\$2,149.57	\$741.23	\$1,482.46	\$1,334.21	\$2,223.69
22	\$25	\$40	\$0	\$712.07	\$1,851.38	\$712.07	\$1,388.54	\$2,065.00	\$712.07	\$1,424.14	\$1,281.73	\$2,136.21
23	\$25	\$25	\$100	\$738.03	\$1,918.88	\$738.03	\$1,439.16	\$2,140.29	\$738.03	\$1,476.06	\$1,328.45	\$2,214.09
24	\$25	\$40	\$100	\$709.01	\$1,843.43	\$709.01	\$1,382.57	\$2,056.13	\$709.01	\$1,418.02	\$1,276.22	\$2,127.03
25	\$25	\$25	\$250	\$733.37	\$1,906.76	\$733.37	\$1,430.07	\$2,126.77	\$733.37	\$1,466.74	\$1,320.07	\$2,200.11
26	\$25	\$40	\$250	\$704.47	\$1,831.62	\$704.47	\$1,373.72	\$2,042.96	\$704.47	\$1,408.94	\$1,268.05	\$2,113.41
27	\$25	\$25	\$500	\$725.50	\$1,886.30	\$725.50	\$1,414.73	\$2,103.95	\$725.50	\$1,451.00	\$1,305.90	\$2,176.50
28	\$25	\$40	\$500	\$696.95	\$1,812.07	\$696.95	\$1,359.05	\$2,021.16	\$696.95	\$1,393.90	\$1,254.51	\$2,090.85
29	\$25	\$40	\$750	\$690.38	\$1,794.99	\$690.38	\$1,346.24	\$2,002.10	\$690.38	\$1,380.76	\$1,242.68	\$2,071.14
30	\$25	\$40	\$1,000	\$685.18	\$1,781.47	\$685.18	\$1,336.10	\$1,987.02	\$685.18	\$1,370.36	\$1,233.32	\$2,055.54
31	\$30	\$50	\$0	\$679.77	\$1,767.40	\$679.77	\$1,325.55	\$1,971.33	\$679.77	\$1,359.54	\$1,223.59	\$2,039.31
32	\$30	\$50	\$100	\$676.05	\$1,757.73	\$676.05	\$1,318.30	\$1,960.55	\$676.05	\$1,352.10	\$1,216.89	\$2,028.15
33	\$30	\$50	\$250	\$670.01	\$1,742.03	\$670.01	\$1,306.52	\$1,943.03	\$670.01	\$1,340.02	\$1,206.02	\$2,010.03
34	\$30	\$50	\$500	\$661.93	\$1,721.02	\$661.93	\$1,290.76	\$1,919.60	\$661.93	\$1,323.86	\$1,191.47	\$1,985.79
35	\$30	\$50	\$750	\$655.37	\$1,703.96	\$655.37	\$1,277.97	\$1,900.57	\$655.37	\$1,310.74	\$1,179.32	\$1,966.11
36	\$30	\$50	\$1,000	\$650.18	\$1,690.47	\$650.18	\$1,267.85	\$1,885.52	\$650.18	\$1,300.36	\$1,170.32	\$1,950.54
Carve-out												
1	\$5	\$5	\$0	\$673.75	\$1,941.99	\$673.75	\$1,426.77	\$2,179.79	\$673.75	\$1,466.40	\$1,307.87	\$2,259.05
2	\$5	\$5	\$100	\$671.07	\$1,934.25	\$671.07	\$1,421.08	\$2,171.10	\$671.07	\$1,460.56	\$1,302.66	\$2,250.05
3	\$5	\$5	\$250	\$666.96	\$1,922.42	\$666.96	\$1,412.39	\$2,157.82	\$666.96	\$1,451.62	\$1,294.69	\$2,236.28
4	\$5	\$5	\$500	\$660.01	\$1,902.38	\$660.01	\$1,397.66	\$2,135.32	\$660.01	\$1,436.49	\$1,281.19	\$2,212.97
5	\$10	\$10	\$0	\$664.42	\$1,915.09	\$664.42	\$1,407.01	\$2,149.59	\$664.42	\$1,446.09	\$1,289.76	\$2,227.76
6	\$10	\$10	\$250	\$657.55	\$1,895.30	\$657.55	\$1,392.46	\$2,127.37	\$657.55	\$1,431.14	\$1,276.42	\$2,204.73
7	\$10	\$10	\$500	\$650.64	\$1,875.38	\$650.64	\$1,377.83	\$2,105.02	\$650.64	\$1,416.10	\$1,263.01	\$2,181.56
8	\$15	\$15	\$0	\$655.72	\$1,890.00	\$655.72	\$1,388.57	\$2,121.43	\$655.72	\$1,427.15	\$1,272.86	\$2,198.58
9	\$15	\$15	\$250	\$648.82	\$1,870.13	\$648.82	\$1,373.98	\$2,099.13	\$648.82	\$1,412.14	\$1,259.48	\$2,175.46
10	\$15	\$30	\$250	\$615.19	\$1,773.19	\$615.19	\$1,302.75	\$1,990.31	\$615.19	\$1,338.94	\$1,194.19	\$2,062.69
11	\$15	\$15	\$500	\$641.89	\$1,850.17	\$641.89	\$1,359.31	\$2,076.72	\$641.89	\$1,397.06	\$1,246.03	\$2,152.23
12	\$15	\$30	\$500	\$608.63	\$1,754.27	\$608.63	\$1,288.85	\$1,969.08	\$608.63	\$1,324.66	\$1,181.45	\$2,040.69
13	\$15	\$30	\$750	\$602.89	\$1,737.74	\$602.89	\$1,276.70	\$1,950.52	\$602.89	\$1,312.17	\$1,170.31	\$2,021.45
14	\$20	\$20	\$0	\$646.38	\$1,863.10	\$646.38	\$1,368.81	\$2,091.24	\$646.38	\$1,406.83	\$1,254.74	\$2,167.28
15	\$20	\$20	\$100	\$643.60	\$1,855.09	\$643.60	\$1,362.92	\$2,082.25	\$643.60	\$1,400.78	\$1,249.35	\$2,157.96
16	\$20	\$20	\$250	\$639.50	\$1,843.26	\$639.50	\$1,354.23	\$2,068.96	\$639.50	\$1,391.85	\$1,241.38	\$2,144.20
17	\$20	\$35	\$250	\$606.09	\$1,746.97	\$606.09	\$1,283.49	\$1,960.89	\$606.09	\$1,319.14	\$1,176.53	\$2,032.19
18	\$20	\$20	\$500	\$632.60	\$1,823.36	\$632.60	\$1,339.61	\$2,046.63	\$632.60	\$1,376.83	\$1,227.98	\$2,121.06
19	\$20	\$35	\$500	\$599.62	\$1,728.33	\$599.62	\$1,269.79	\$1,939.96	\$599.62	\$1,305.06	\$1,163.98	\$2,010.50
20	\$20	\$35	\$750	\$593.96	\$1,712.01	\$593.96	\$1,257.80	\$1,921.65	\$593.96	\$1,292.74	\$1,152.99	\$1,991.52
21	\$25	\$25	\$0	\$630.05	\$1,816.01	\$630.05	\$1,334.21	\$2,038.38	\$630.05	\$1,371.28	\$1,223.03	\$2,112.51
22	\$25	\$40	\$0	\$605.26	\$1,744.57	\$605.26	\$1,281.73	\$1,958.19	\$605.26	\$1,317.33	\$1,174.92	\$2,029.40
23	\$25	\$25	\$100	\$627.33	\$1,808.17	\$627.33	\$1,328.45	\$2,029.58	\$627.33	\$1,365.36	\$1,217.75	\$2,103.39
24	\$25	\$40	\$100	\$602.66	\$1,737.07	\$602.66	\$1,276.22	\$1,949.78	\$602.66	\$1,311.67	\$1,169.87	\$2,020.68
25	\$25	\$25	\$250	\$623.36	\$1,796.76	\$623.36	\$1,320.07	\$2,016.77	\$623.36	\$1,356.73	\$1,210.06	\$2,090.10
26	\$25	\$40	\$250	\$598.80	\$1,725.95	\$598.80	\$1,268.05	\$1,937.29	\$598.80	\$1,303.27	\$1,162.38	\$2,007.74
27	\$25	\$25	\$500	\$616.68	\$1,777.48	\$616.68	\$1,305.90	\$1,995.13	\$616.68	\$1,342.18	\$1,197.08	\$2,067.68
28	\$25	\$40	\$500	\$592.41	\$1,707.53	\$592.41	\$1,254.51	\$1,916.61	\$592.41	\$1,289.36	\$1,149.97	\$1,986.31
29	\$25	\$40	\$750	\$586.82	\$1,691.43	\$586.82	\$1,242.68	\$1,898.55	\$586.82	\$1,277.20	\$1,139.13	\$1,967.58
30	\$25	\$40	\$1,000	\$582.40	\$1,678.69	\$582.40	\$1,233.32	\$1,884.25	\$582.40	\$1,267.58	\$1,130.55	\$1,952.76
31	\$30	\$50	\$0	\$577.80	\$1,665.44	\$577.80	\$1,223.59	\$1,869.37	\$577.80	\$1,257.57	\$1,121.62	\$1,937.34
32	\$30	\$50	\$100	\$574.64	\$1,656.32	\$574.64	\$1,216.89	\$1,859.14	\$574.64	\$1,250.69	\$1,115.48	\$1,926.74
33	\$30	\$50	\$250	\$569.51	\$1,641.52	\$569.51	\$1,206.02	\$1,842.53	\$569.51	\$1,239.52	\$1,105.52	\$1,909.53
34	\$30	\$50	\$500	\$562.64	\$1,621.73	\$562.64	\$1,191.47	\$1,820.31	\$562.64	\$1,224.57	\$1,092.18	\$1,886.50
35	\$30	\$50	\$750	\$557.06	\$1,605.66	\$557.06	\$1,179.67	\$1,802.27	\$557.06	\$1,212.43	\$1,081.36	\$1,867.80
36	\$30	\$50	\$1,000	\$552.65	\$1,592.94	\$552.65	\$1,170.32	\$1,788.00	\$552.65	\$1,202.83	\$1,072.80	\$1,853.01

*Downstate 2: NASSAU, NEW YORK, QUEENS, SUFFOLK

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 4: October - December 2013
Mid-Hudson Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$774.10	\$2,012.66	\$774.10	\$1,509.50	\$2,244.89	\$774.10	\$1,548.20	\$1,393.38	\$2,322.30
2	\$5	\$5	\$100	\$771.01	\$2,004.63	\$771.01	\$1,503.47	\$2,235.93	\$771.01	\$1,542.02	\$1,387.82	\$2,313.03
3	\$5	\$5	\$250	\$766.27	\$1,992.30	\$766.27	\$1,494.23	\$2,222.18	\$766.27	\$1,532.54	\$1,379.29	\$2,298.81
4	\$5	\$5	\$500	\$758.32	\$1,971.63	\$758.32	\$1,478.72	\$2,199.13	\$758.32	\$1,516.64	\$1,364.98	\$2,274.96
5	\$10	\$10	\$0	\$763.35	\$1,984.71	\$763.35	\$1,488.53	\$2,213.72	\$763.35	\$1,526.70	\$1,374.03	\$2,290.05
6	\$10	\$10	\$250	\$755.48	\$1,964.25	\$755.48	\$1,473.19	\$2,190.89	\$755.48	\$1,510.96	\$1,359.86	\$2,266.44
7	\$10	\$10	\$500	\$747.52	\$1,943.55	\$747.52	\$1,457.66	\$2,167.81	\$747.52	\$1,495.04	\$1,345.54	\$2,242.56
8	\$15	\$15	\$0	\$753.39	\$1,958.81	\$753.39	\$1,469.11	\$2,184.83	\$753.39	\$1,506.78	\$1,356.10	\$2,260.17
9	\$15	\$15	\$250	\$745.46	\$1,938.20	\$745.46	\$1,453.65	\$2,161.83	\$745.46	\$1,490.92	\$1,341.83	\$2,236.38
10	\$15	\$30	\$250	\$706.80	\$1,837.68	\$706.80	\$1,378.26	\$2,049.72	\$706.80	\$1,413.60	\$1,272.24	\$2,120.40
11	\$15	\$15	\$500	\$737.49	\$1,917.47	\$737.49	\$1,438.11	\$2,138.72	\$737.49	\$1,474.98	\$1,327.48	\$2,212.47
12	\$15	\$30	\$500	\$699.26	\$1,818.08	\$699.26	\$1,363.56	\$2,027.85	\$699.26	\$1,398.52	\$1,258.67	\$2,097.78
13	\$15	\$30	\$750	\$692.67	\$1,800.94	\$692.67	\$1,350.71	\$2,008.74	\$692.67	\$1,385.34	\$1,246.81	\$2,078.01
14	\$20	\$20	\$0	\$742.63	\$1,930.84	\$742.63	\$1,448.13	\$2,153.63	\$742.63	\$1,485.26	\$1,336.73	\$2,227.89
15	\$20	\$20	\$100	\$739.45	\$1,922.57	\$739.45	\$1,441.93	\$2,144.41	\$739.45	\$1,478.90	\$1,331.01	\$2,218.35
16	\$20	\$20	\$250	\$734.76	\$1,910.38	\$734.76	\$1,432.78	\$2,130.80	\$734.76	\$1,469.52	\$1,322.57	\$2,204.28
17	\$20	\$35	\$250	\$696.35	\$1,810.51	\$696.35	\$1,357.88	\$2,019.42	\$696.35	\$1,392.70	\$1,253.43	\$2,089.05
18	\$20	\$20	\$500	\$726.78	\$1,889.63	\$726.78	\$1,417.22	\$2,107.66	\$726.78	\$1,453.56	\$1,308.20	\$2,180.34
19	\$20	\$35	\$500	\$688.91	\$1,791.17	\$688.91	\$1,343.37	\$1,997.84	\$688.91	\$1,377.82	\$1,240.04	\$2,066.73
20	\$20	\$35	\$750	\$682.41	\$1,774.27	\$682.41	\$1,330.70	\$1,978.99	\$682.41	\$1,364.82	\$1,228.34	\$2,047.23
21	\$25	\$25	\$0	\$723.86	\$1,882.04	\$723.86	\$1,411.53	\$2,099.19	\$723.86	\$1,447.72	\$1,302.95	\$2,171.58
22	\$25	\$40	\$0	\$695.39	\$1,808.01	\$695.39	\$1,356.01	\$2,016.63	\$695.39	\$1,390.78	\$1,251.70	\$2,086.17
23	\$25	\$25	\$100	\$720.76	\$1,873.98	\$720.76	\$1,405.48	\$2,090.20	\$720.76	\$1,441.52	\$1,297.37	\$2,162.28
24	\$25	\$40	\$100	\$692.41	\$1,800.27	\$692.41	\$1,350.20	\$2,007.99	\$692.41	\$1,384.82	\$1,246.34	\$2,077.23
25	\$25	\$25	\$250	\$716.20	\$1,862.12	\$716.20	\$1,396.59	\$2,076.98	\$716.20	\$1,432.40	\$1,289.16	\$2,148.60
26	\$25	\$40	\$250	\$688.00	\$1,788.80	\$688.00	\$1,341.60	\$1,995.20	\$688.00	\$1,376.00	\$1,238.40	\$2,064.00
27	\$25	\$25	\$500	\$708.52	\$1,842.15	\$708.52	\$1,381.61	\$2,054.71	\$708.52	\$1,417.04	\$1,275.34	\$2,125.56
28	\$25	\$40	\$500	\$680.63	\$1,769.64	\$680.63	\$1,327.23	\$1,973.83	\$680.63	\$1,361.26	\$1,225.13	\$2,041.89
29	\$25	\$40	\$750	\$674.23	\$1,753.00	\$674.23	\$1,314.75	\$1,955.27	\$674.23	\$1,348.46	\$1,213.61	\$2,022.69
30	\$25	\$40	\$1,000	\$669.16	\$1,739.82	\$669.16	\$1,304.86	\$1,940.56	\$669.16	\$1,338.32	\$1,204.49	\$2,007.48
31	\$30	\$50	\$0	\$663.87	\$1,726.06	\$663.87	\$1,294.55	\$1,925.22	\$663.87	\$1,327.74	\$1,194.97	\$1,991.61
32	\$30	\$50	\$100	\$660.21	\$1,716.55	\$660.21	\$1,287.41	\$1,914.61	\$660.21	\$1,320.42	\$1,188.38	\$1,980.63
33	\$30	\$50	\$250	\$654.32	\$1,701.23	\$654.32	\$1,275.92	\$1,897.53	\$654.32	\$1,308.64	\$1,177.78	\$1,962.96
34	\$30	\$50	\$500	\$646.45	\$1,680.77	\$646.45	\$1,260.58	\$1,874.71	\$646.45	\$1,292.90	\$1,163.61	\$1,939.35
35	\$30	\$50	\$750	\$640.03	\$1,664.08	\$640.03	\$1,248.06	\$1,856.09	\$640.03	\$1,280.06	\$1,152.05	\$1,920.09
36	\$30	\$50	\$1,000	\$634.93	\$1,650.82	\$634.93	\$1,238.11	\$1,841.30	\$634.93	\$1,269.86	\$1,142.87	\$1,904.79
Carve-out												
1	\$5	\$5	\$0	\$657.99	\$1,896.55	\$657.99	\$1,393.38	\$2,128.78	\$657.99	\$1,432.09	\$1,277.27	\$2,206.19
2	\$5	\$5	\$100	\$655.36	\$1,888.97	\$655.36	\$1,387.82	\$2,120.28	\$655.36	\$1,426.37	\$1,272.17	\$2,197.38
3	\$5	\$5	\$250	\$651.33	\$1,877.36	\$651.33	\$1,379.29	\$2,107.24	\$651.33	\$1,417.60	\$1,264.35	\$2,183.87
4	\$5	\$5	\$500	\$644.57	\$1,857.88	\$644.57	\$1,364.98	\$2,085.38	\$644.57	\$1,402.89	\$1,251.23	\$2,161.21
5	\$10	\$10	\$0	\$648.85	\$1,870.21	\$648.85	\$1,374.03	\$2,099.21	\$648.85	\$1,412.20	\$1,259.53	\$2,175.55
6	\$10	\$10	\$250	\$642.16	\$1,850.93	\$642.16	\$1,359.86	\$2,077.57	\$642.16	\$1,397.84	\$1,246.54	\$2,153.12
7	\$10	\$10	\$500	\$635.39	\$1,831.42	\$635.39	\$1,345.54	\$2,055.68	\$635.39	\$1,382.91	\$1,233.41	\$2,130.43
8	\$15	\$15	\$0	\$640.38	\$1,845.81	\$640.38	\$1,356.10	\$2,071.82	\$640.38	\$1,393.77	\$1,243.09	\$2,147.16
9	\$15	\$15	\$250	\$633.64	\$1,826.38	\$633.64	\$1,341.83	\$2,050.02	\$633.64	\$1,379.10	\$1,230.01	\$2,124.56
10	\$15	\$30	\$250	\$600.78	\$1,731.66	\$600.78	\$1,272.24	\$1,943.70	\$600.78	\$1,307.58	\$1,166.22	\$2,014.38
11	\$15	\$15	\$500	\$626.87	\$1,806.85	\$626.87	\$1,327.48	\$2,028.10	\$626.87	\$1,364.36	\$1,216.86	\$2,101.85
12	\$15	\$30	\$500	\$594.37	\$1,713.19	\$594.37	\$1,258.67	\$1,922.97	\$594.37	\$1,293.63	\$1,153.78	\$1,992.89
13	\$15	\$30	\$750	\$588.77	\$1,697.04	\$588.77	\$1,246.81	\$1,904.84	\$588.77	\$1,281.44	\$1,142.91	\$1,974.11
14	\$20	\$20	\$0	\$631.24	\$1,819.44	\$631.24	\$1,336.73	\$2,042.23	\$631.24	\$1,373.87	\$1,225.34	\$2,116.50
15	\$20	\$20	\$100	\$628.53	\$1,811.65	\$628.53	\$1,331.01	\$2,033.49	\$628.53	\$1,367.98	\$1,220.09	\$2,107.43
16	\$20	\$20	\$250	\$624.55	\$1,800.16	\$624.55	\$1,322.57	\$2,020.59	\$624.55	\$1,359.31	\$1,212.35	\$2,094.07
17	\$20	\$35	\$250	\$591.90	\$1,706.06	\$591.90	\$1,253.43	\$1,914.96	\$591.90	\$1,288.25	\$1,148.98	\$1,984.60
18	\$20	\$20	\$500	\$617.76	\$1,780.61	\$617.76	\$1,308.20	\$1,998.65	\$617.76	\$1,344.54	\$1,199.19	\$2,071.32
19	\$20	\$35	\$500	\$585.57	\$1,687.83	\$585.57	\$1,240.04	\$1,894.50	\$585.57	\$1,274.48	\$1,136.70	\$1,963.39
20	\$20	\$35	\$750	\$580.05	\$1,671.90	\$580.05	\$1,228.34	\$1,876.63	\$580.05	\$1,262.46	\$1,125.98	\$1,944.87
21	\$25	\$25	\$0	\$615.28	\$1,773.46	\$615.28	\$1,302.95	\$1,990.62	\$615.28	\$1,339.14	\$1,194.37	\$2,063.00
22	\$25	\$40	\$0	\$591.08	\$1,703.71	\$591.08	\$1,251.70	\$1,912.32	\$591.08	\$1,286.47	\$1,147.39	\$1,981.86
23	\$25	\$25	\$100	\$612.65	\$1,765.86	\$612.65	\$1,297.37	\$1,982.09	\$612.65	\$1,333.41	\$1,189.25	\$2,054.17
24	\$25	\$40	\$100	\$588.55	\$1,696.40	\$588.55	\$1,246.34	\$1,904.13	\$588.55	\$1,280.96	\$1,142.48	\$1,973.37
25	\$25	\$25	\$250	\$608.77	\$1,754.69	\$608.77	\$1,289.16	\$1,969.55	\$608.77	\$1,324.97	\$1,181.73	\$2,041.17
26	\$25	\$40	\$250	\$584.80	\$1,685.60	\$584.80	\$1,238.40	\$1,892.00	\$584.80	\$1,272.80	\$1,135.20	\$1,960.80
27	\$25	\$25	\$500	\$602.24	\$1,735.87	\$602.24	\$1,275.34	\$1,948.43	\$602.24	\$1,310.76	\$1,169.06	\$2,019.28
28	\$25	\$40	\$500	\$578.54	\$1,667.54	\$578.54	\$1,225.13	\$1,871.73	\$578.54	\$1,259.17	\$1,123.04	\$1,939.80
29	\$25	\$40	\$750	\$573.10	\$1,651.86	\$573.10	\$1,213.61	\$1,854.13	\$573.10	\$1,247.33	\$1,112.48	\$1,921.56
30	\$25	\$40	\$1,000	\$568.79	\$1,639.44	\$568.79	\$1,204.49	\$1,840.19	\$568.79	\$1,237.95	\$1,104.11	\$1,907.11
31	\$30	\$50	\$0	\$564.29	\$1,626.48	\$564.29	\$1,194.97	\$1,825.64	\$564.29	\$1,228.16	\$1,095.39	\$1,892.03
32	\$30	\$50	\$100	\$561.18	\$1,617.51	\$561.18	\$1,188.38	\$1,815.58	\$561.18	\$1,221.49	\$1,089.35	\$1,881.60
33	\$30	\$50	\$250	\$556.17	\$1,603.08	\$556.17	\$1,177.78	\$1,799.38	\$556.17	\$1,210.49	\$1,079.63	\$1,864.81
34	\$30	\$50	\$500	\$549.48	\$1,583.80	\$549.48	\$1,163.61	\$1,777.74	\$549.48	\$1,195.93	\$1,066.64	\$1,842.38
35	\$30	\$50	\$750	\$544.03	\$1,568.07	\$544.03	\$1,152.05	\$1,760.08	\$544.03	\$1,184.06	\$1,056.05	\$1,824.09
36	\$30	\$50	\$1,000	\$539.69	\$1,555.58	\$539.69	\$1,142.87	\$1,746.06	\$539.69	\$1,174.62	\$1,047.63	\$1,809.55

*Mid-Hudson: DUTCHESS, ORANGE, PUTNAM, SULLIVAN, ULSTER, WESTCHESTER, CONNECTICUT

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 4: October - December 2013
Capital Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$598.54	\$1,556.20	\$598.54	\$1,167.15	\$1,735.77	\$598.54	\$1,197.08	\$1,077.37	\$1,795.62
2	\$5	\$5	\$100	\$596.17	\$1,550.04	\$596.17	\$1,162.53	\$1,728.89	\$596.17	\$1,192.34	\$1,073.11	\$1,788.51
3	\$5	\$5	\$250	\$592.50	\$1,540.50	\$592.50	\$1,155.38	\$1,718.25	\$592.50	\$1,185.00	\$1,066.50	\$1,777.50
4	\$5	\$5	\$500	\$586.35	\$1,524.51	\$586.35	\$1,143.38	\$1,700.42	\$586.35	\$1,172.70	\$1,055.43	\$1,759.05
5	\$10	\$10	\$0	\$590.25	\$1,534.65	\$590.25	\$1,150.99	\$1,711.73	\$590.25	\$1,180.50	\$1,062.45	\$1,770.75
6	\$10	\$10	\$250	\$584.17	\$1,518.84	\$584.17	\$1,139.13	\$1,694.09	\$584.17	\$1,168.34	\$1,051.51	\$1,752.51
7	\$10	\$10	\$500	\$578.00	\$1,502.80	\$578.00	\$1,127.10	\$1,676.20	\$578.00	\$1,156.00	\$1,040.40	\$1,734.00
8	\$15	\$15	\$0	\$582.54	\$1,514.60	\$582.54	\$1,135.95	\$1,689.37	\$582.54	\$1,165.08	\$1,048.57	\$1,747.62
9	\$15	\$15	\$250	\$576.39	\$1,498.61	\$576.39	\$1,123.96	\$1,671.53	\$576.39	\$1,152.78	\$1,037.50	\$1,729.17
10	\$15	\$30	\$250	\$546.52	\$1,420.95	\$546.52	\$1,065.71	\$1,584.91	\$546.52	\$1,093.04	\$983.74	\$1,639.56
11	\$15	\$15	\$500	\$570.24	\$1,482.62	\$570.24	\$1,111.97	\$1,653.70	\$570.24	\$1,140.48	\$1,026.43	\$1,710.72
12	\$15	\$30	\$500	\$540.69	\$1,405.79	\$540.69	\$1,054.35	\$1,568.00	\$540.69	\$1,081.38	\$973.24	\$1,622.07
13	\$15	\$30	\$750	\$535.60	\$1,392.56	\$535.60	\$1,044.42	\$1,553.24	\$535.60	\$1,071.20	\$964.08	\$1,606.80
14	\$20	\$20	\$0	\$574.24	\$1,493.02	\$574.24	\$1,119.77	\$1,665.30	\$574.24	\$1,148.48	\$1,033.63	\$1,722.72
15	\$20	\$20	\$100	\$571.77	\$1,486.60	\$571.77	\$1,114.95	\$1,658.13	\$571.77	\$1,143.54	\$1,029.19	\$1,715.31
16	\$20	\$20	\$250	\$568.14	\$1,477.16	\$568.14	\$1,107.87	\$1,647.61	\$568.14	\$1,136.28	\$1,022.65	\$1,704.42
17	\$20	\$35	\$250	\$538.46	\$1,400.00	\$538.46	\$1,050.00	\$1,561.53	\$538.46	\$1,076.92	\$969.23	\$1,615.38
18	\$20	\$20	\$500	\$561.96	\$1,461.10	\$561.96	\$1,095.82	\$1,629.68	\$561.96	\$1,123.92	\$1,011.53	\$1,685.88
19	\$20	\$35	\$500	\$532.69	\$1,384.99	\$532.69	\$1,038.75	\$1,544.80	\$532.69	\$1,065.38	\$958.84	\$1,598.07
20	\$20	\$35	\$750	\$527.66	\$1,371.92	\$527.66	\$1,028.94	\$1,530.21	\$527.66	\$1,055.32	\$949.79	\$1,582.98
21	\$25	\$25	\$0	\$559.74	\$1,455.32	\$559.74	\$1,091.49	\$1,623.25	\$559.74	\$1,119.48	\$1,007.53	\$1,679.22
22	\$25	\$40	\$0	\$537.71	\$1,398.05	\$537.71	\$1,048.53	\$1,559.36	\$537.71	\$1,075.42	\$967.88	\$1,613.13
23	\$25	\$25	\$100	\$557.31	\$1,449.01	\$557.31	\$1,086.75	\$1,616.20	\$557.31	\$1,114.62	\$1,003.16	\$1,671.93
24	\$25	\$40	\$100	\$535.38	\$1,391.99	\$535.38	\$1,043.99	\$1,552.60	\$535.38	\$1,070.76	\$963.68	\$1,606.14
25	\$25	\$25	\$250	\$553.80	\$1,439.88	\$553.80	\$1,079.91	\$1,606.02	\$553.80	\$1,107.60	\$966.84	\$1,661.40
26	\$25	\$40	\$250	\$531.97	\$1,383.12	\$531.97	\$1,037.34	\$1,542.71	\$531.97	\$1,063.94	\$957.55	\$1,595.91
27	\$25	\$25	\$500	\$547.84	\$1,424.38	\$547.84	\$1,068.29	\$1,588.74	\$547.84	\$1,095.68	\$986.11	\$1,643.52
28	\$25	\$40	\$500	\$526.28	\$1,368.33	\$526.28	\$1,026.25	\$1,526.21	\$526.28	\$1,052.56	\$947.30	\$1,578.84
29	\$25	\$40	\$750	\$521.33	\$1,355.46	\$521.33	\$1,016.59	\$1,511.86	\$521.33	\$1,042.66	\$938.39	\$1,563.99
30	\$25	\$40	\$1,000	\$517.40	\$1,345.24	\$517.40	\$1,008.93	\$1,500.46	\$517.40	\$1,034.80	\$931.32	\$1,552.20
31	\$30	\$50	\$0	\$513.30	\$1,334.58	\$513.30	\$1,000.94	\$1,488.57	\$513.30	\$1,026.60	\$923.94	\$1,539.90
32	\$30	\$50	\$100	\$510.48	\$1,327.25	\$510.48	\$995.44	\$1,480.39	\$510.48	\$1,020.96	\$918.86	\$1,531.44
33	\$30	\$50	\$250	\$505.93	\$1,315.42	\$505.93	\$986.56	\$1,467.20	\$505.93	\$1,011.86	\$910.67	\$1,517.79
34	\$30	\$50	\$500	\$499.83	\$1,299.56	\$499.83	\$974.67	\$1,449.51	\$499.83	\$999.66	\$899.69	\$1,499.49
35	\$30	\$50	\$750	\$494.89	\$1,286.71	\$494.89	\$965.04	\$1,435.18	\$494.89	\$989.78	\$890.80	\$1,484.67
36	\$30	\$50	\$1,000	\$490.97	\$1,276.52	\$490.97	\$957.39	\$1,423.81	\$490.97	\$981.94	\$883.75	\$1,472.91
Carve-out												
1	\$5	\$5	\$0	\$508.76	\$1,466.42	\$508.76	\$1,077.37	\$1,645.99	\$508.76	\$1,107.30	\$987.59	\$1,705.84
2	\$5	\$5	\$100	\$506.74	\$1,460.62	\$506.74	\$1,073.11	\$1,639.47	\$506.74	\$1,102.91	\$983.68	\$1,699.08
3	\$5	\$5	\$250	\$503.63	\$1,451.63	\$503.63	\$1,066.50	\$1,629.38	\$503.63	\$1,096.13	\$977.63	\$1,688.63
4	\$5	\$5	\$500	\$498.40	\$1,436.56	\$498.40	\$1,055.43	\$1,612.46	\$498.40	\$1,084.75	\$967.48	\$1,671.10
5	\$10	\$10	\$0	\$501.71	\$1,446.11	\$501.71	\$1,062.45	\$1,623.19	\$501.71	\$1,091.96	\$973.91	\$1,682.21
6	\$10	\$10	\$250	\$496.54	\$1,431.22	\$496.54	\$1,051.51	\$1,606.47	\$496.54	\$1,080.71	\$963.88	\$1,664.88
7	\$10	\$10	\$500	\$491.30	\$1,416.10	\$491.30	\$1,040.40	\$1,589.50	\$491.30	\$1,069.30	\$953.70	\$1,647.30
8	\$15	\$15	\$0	\$495.16	\$1,427.22	\$495.16	\$1,048.57	\$1,601.99	\$495.16	\$1,077.70	\$961.19	\$1,660.24
9	\$15	\$15	\$250	\$489.93	\$1,412.16	\$489.93	\$1,037.50	\$1,585.07	\$489.93	\$1,066.32	\$951.04	\$1,642.71
10	\$15	\$30	\$250	\$464.54	\$1,338.97	\$464.54	\$983.74	\$1,502.93	\$464.54	\$1,011.06	\$901.76	\$1,557.58
11	\$15	\$15	\$500	\$484.70	\$1,397.09	\$484.70	\$1,026.43	\$1,568.16	\$484.70	\$1,054.94	\$940.90	\$1,625.18
12	\$15	\$30	\$500	\$459.59	\$1,324.69	\$459.59	\$973.24	\$1,486.90	\$459.59	\$1,000.28	\$892.14	\$1,540.97
13	\$15	\$30	\$750	\$455.26	\$1,312.22	\$455.26	\$964.08	\$1,472.90	\$455.26	\$990.86	\$883.74	\$1,526.46
14	\$20	\$20	\$0	\$488.10	\$1,406.89	\$488.10	\$1,033.63	\$1,579.16	\$488.10	\$1,062.34	\$947.50	\$1,636.58
15	\$20	\$20	\$100	\$486.00	\$1,400.84	\$486.00	\$1,029.19	\$1,572.37	\$486.00	\$1,057.77	\$943.42	\$1,629.54
16	\$20	\$20	\$250	\$482.92	\$1,391.94	\$482.92	\$1,022.65	\$1,562.39	\$482.92	\$1,051.06	\$937.43	\$1,619.20
17	\$20	\$35	\$250	\$457.69	\$1,319.23	\$457.69	\$969.23	\$1,480.77	\$457.69	\$996.15	\$888.46	\$1,534.61
18	\$20	\$20	\$500	\$477.67	\$1,376.80	\$477.67	\$1,011.53	\$1,545.39	\$477.67	\$1,039.63	\$927.23	\$1,601.59
19	\$20	\$35	\$500	\$452.79	\$1,305.09	\$452.79	\$958.84	\$1,464.90	\$452.79	\$985.48	\$878.94	\$1,518.17
20	\$20	\$35	\$750	\$448.51	\$1,292.77	\$448.51	\$949.79	\$1,451.07	\$448.51	\$976.17	\$870.64	\$1,503.83
21	\$25	\$25	\$0	\$475.78	\$1,371.36	\$475.78	\$1,007.53	\$1,539.29	\$475.78	\$1,035.52	\$923.57	\$1,595.26
22	\$25	\$40	\$0	\$457.05	\$1,317.39	\$457.05	\$967.88	\$1,478.70	\$457.05	\$994.76	\$887.22	\$1,532.47
23	\$25	\$25	\$100	\$473.71	\$1,365.41	\$473.71	\$1,003.16	\$1,532.60	\$473.71	\$1,031.02	\$919.56	\$1,588.33
24	\$25	\$40	\$100	\$455.07	\$1,311.68	\$455.07	\$963.68	\$1,472.30	\$455.07	\$990.45	\$883.38	\$1,525.83
25	\$25	\$25	\$250	\$470.73	\$1,356.81	\$470.73	\$996.84	\$1,522.95	\$470.73	\$1,024.53	\$913.77	\$1,578.33
26	\$25	\$40	\$250	\$452.17	\$1,303.33	\$452.17	\$957.55	\$1,462.92	\$452.17	\$984.14	\$877.75	\$1,516.11
27	\$25	\$25	\$500	\$465.66	\$1,342.21	\$465.66	\$986.11	\$1,506.56	\$465.66	\$1,013.50	\$903.94	\$1,561.34
28	\$25	\$40	\$500	\$447.34	\$1,289.39	\$447.34	\$947.30	\$1,447.27	\$447.34	\$973.62	\$868.36	\$1,499.90
29	\$25	\$40	\$750	\$443.13	\$1,277.26	\$443.13	\$938.39	\$1,433.66	\$443.13	\$964.46	\$860.19	\$1,485.79
30	\$25	\$40	\$1,000	\$439.79	\$1,267.63	\$439.79	\$931.32	\$1,422.85	\$439.79	\$957.19	\$853.71	\$1,474.59
31	\$30	\$50	\$0	\$436.31	\$1,257.59	\$436.31	\$923.94	\$1,411.58	\$436.31	\$949.61	\$846.95	\$1,462.91
32	\$30	\$50	\$100	\$433.91	\$1,250.68	\$433.91	\$918.86	\$1,403.82	\$433.91	\$944.39	\$842.29	\$1,454.87
33	\$30	\$50	\$250	\$430.04	\$1,239.53	\$430.04	\$910.67	\$1,391.31	\$430.04	\$935.97	\$834.78	\$1,441.90
34	\$30	\$50	\$500	\$424.86	\$1,224.58	\$424.86	\$899.69	\$1,374.53	\$424.86	\$924.69	\$824.72	\$1,424.52
35	\$30	\$50	\$750	\$420.66	\$1,212.48	\$420.66	\$890.80	\$1,360.95	\$420.66	\$915.55	\$816.57	\$1,410.44
36	\$30	\$50	\$1,000	\$417.32	\$1,202.88	\$417.32	\$883.75	\$1,350.17	\$417.32	\$908.29	\$810.10	\$1,399.26

*Capital: ALBANY, RENNELLAER, SCHENECTADY

Empire HealthChoice HMO, Inc.

Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 4: October - December 2013
Upstate 1 Region*

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$663.52	\$1,725.15	\$663.52	\$1,293.86	\$1,924.21	\$663.52	\$1,327.04	\$1,194.34	\$1,990.56
2	\$5	\$5	\$100	\$660.85	\$1,718.21	\$660.85	\$1,288.66	\$1,916.47	\$660.85	\$1,321.70	\$1,189.53	\$1,982.55
3	\$5	\$5	\$250	\$656.79	\$1,707.65	\$656.79	\$1,280.74	\$1,904.69	\$656.79	\$1,313.58	\$1,182.22	\$1,970.37
4	\$5	\$5	\$500	\$649.97	\$1,689.92	\$649.97	\$1,267.44	\$1,884.91	\$649.97	\$1,299.94	\$1,169.95	\$1,949.91
5	\$10	\$10	\$0	\$654.33	\$1,701.26	\$654.33	\$1,275.94	\$1,897.56	\$654.33	\$1,308.66	\$1,177.79	\$1,962.99
6	\$10	\$10	\$250	\$647.55	\$1,683.63	\$647.55	\$1,262.72	\$1,877.90	\$647.55	\$1,295.10	\$1,165.59	\$1,942.65
7	\$10	\$10	\$500	\$640.75	\$1,665.95	\$640.75	\$1,249.46	\$1,858.18	\$640.75	\$1,281.50	\$1,153.35	\$1,922.25
8	\$15	\$15	\$0	\$645.74	\$1,678.92	\$645.74	\$1,259.19	\$1,872.65	\$645.74	\$1,291.48	\$1,162.33	\$1,937.22
9	\$15	\$15	\$250	\$638.94	\$1,661.24	\$638.94	\$1,245.93	\$1,852.93	\$638.94	\$1,277.88	\$1,150.09	\$1,916.82
10	\$15	\$30	\$250	\$605.83	\$1,575.16	\$605.83	\$1,181.37	\$1,756.91	\$605.83	\$1,211.66	\$1,090.49	\$1,817.49
11	\$15	\$15	\$500	\$632.13	\$1,643.54	\$632.13	\$1,232.65	\$1,833.18	\$632.13	\$1,264.26	\$1,137.83	\$1,896.39
12	\$15	\$30	\$500	\$599.36	\$1,558.34	\$599.36	\$1,168.75	\$1,738.14	\$599.36	\$1,198.72	\$1,078.85	\$1,798.08
13	\$15	\$30	\$750	\$593.71	\$1,543.65	\$593.71	\$1,157.73	\$1,721.76	\$593.71	\$1,187.42	\$1,068.68	\$1,781.13
14	\$20	\$20	\$0	\$636.53	\$1,654.98	\$636.53	\$1,241.23	\$1,845.94	\$636.53	\$1,273.06	\$1,145.75	\$1,909.59
15	\$20	\$20	\$100	\$633.80	\$1,647.88	\$633.80	\$1,235.91	\$1,838.02	\$633.80	\$1,267.60	\$1,140.84	\$1,901.40
16	\$20	\$20	\$250	\$629.78	\$1,637.43	\$629.78	\$1,228.07	\$1,826.36	\$629.78	\$1,259.56	\$1,133.60	\$1,889.34
17	\$20	\$35	\$250	\$596.85	\$1,551.81	\$596.85	\$1,163.86	\$1,730.87	\$596.85	\$1,193.70	\$1,074.33	\$1,790.55
18	\$20	\$20	\$500	\$622.97	\$1,619.72	\$622.97	\$1,214.79	\$1,806.61	\$622.97	\$1,245.94	\$1,121.35	\$1,868.91
19	\$20	\$35	\$500	\$590.48	\$1,535.25	\$590.48	\$1,151.44	\$1,712.39	\$590.48	\$1,180.96	\$1,062.86	\$1,771.44
20	\$20	\$35	\$750	\$584.92	\$1,520.79	\$584.92	\$1,140.59	\$1,696.27	\$584.92	\$1,169.84	\$1,052.86	\$1,754.76
21	\$25	\$25	\$0	\$620.46	\$1,613.20	\$620.46	\$1,209.90	\$1,799.33	\$620.46	\$1,240.92	\$1,116.83	\$1,861.38
22	\$25	\$40	\$0	\$596.03	\$1,549.68	\$596.03	\$1,162.26	\$1,728.49	\$596.03	\$1,192.06	\$1,072.85	\$1,788.09
23	\$25	\$25	\$100	\$617.80	\$1,606.28	\$617.80	\$1,204.71	\$1,791.62	\$617.80	\$1,235.60	\$1,112.04	\$1,853.40
24	\$25	\$40	\$100	\$593.48	\$1,543.05	\$593.48	\$1,157.29	\$1,721.09	\$593.48	\$1,186.96	\$1,068.26	\$1,780.44
25	\$25	\$25	\$250	\$613.89	\$1,596.11	\$613.89	\$1,197.09	\$1,780.28	\$613.89	\$1,227.78	\$1,105.00	\$1,841.67
26	\$25	\$40	\$250	\$589.70	\$1,533.22	\$589.70	\$1,149.92	\$1,710.13	\$589.70	\$1,179.40	\$1,061.46	\$1,769.10
27	\$25	\$25	\$500	\$607.31	\$1,579.01	\$607.31	\$1,184.25	\$1,761.20	\$607.31	\$1,214.62	\$1,093.16	\$1,821.93
28	\$25	\$40	\$500	\$583.42	\$1,516.89	\$583.42	\$1,137.67	\$1,691.92	\$583.42	\$1,166.84	\$1,050.16	\$1,750.26
29	\$25	\$40	\$750	\$577.90	\$1,502.54	\$577.90	\$1,126.91	\$1,675.91	\$577.90	\$1,155.80	\$1,040.22	\$1,733.70
30	\$25	\$40	\$1,000	\$573.55	\$1,491.23	\$573.55	\$1,118.42	\$1,663.30	\$573.55	\$1,147.10	\$1,032.39	\$1,720.65
31	\$30	\$50	\$0	\$569.01	\$1,479.43	\$569.01	\$1,109.57	\$1,650.13	\$569.01	\$1,138.02	\$1,024.22	\$1,707.03
32	\$30	\$50	\$100	\$565.89	\$1,471.31	\$565.89	\$1,103.49	\$1,641.08	\$565.89	\$1,131.78	\$1,018.60	\$1,697.67
33	\$30	\$50	\$250	\$560.84	\$1,458.18	\$560.84	\$1,093.64	\$1,626.44	\$560.84	\$1,121.68	\$1,009.51	\$1,682.52
34	\$30	\$50	\$500	\$554.08	\$1,440.61	\$554.08	\$1,080.46	\$1,606.83	\$554.08	\$1,108.16	\$997.34	\$1,662.24
35	\$30	\$50	\$750	\$548.59	\$1,426.33	\$548.59	\$1,069.75	\$1,590.91	\$548.59	\$1,097.18	\$987.46	\$1,645.77
36	\$30	\$50	\$1,000	\$544.25	\$1,415.05	\$544.25	\$1,061.29	\$1,578.33	\$544.25	\$1,088.50	\$979.65	\$1,632.75
Carve-out												
1	\$5	\$5	\$0	\$563.99	\$1,625.62	\$563.99	\$1,194.34	\$1,824.68	\$563.99	\$1,227.51	\$1,094.81	\$1,891.03
2	\$5	\$5	\$100	\$561.72	\$1,619.08	\$561.72	\$1,189.53	\$1,817.34	\$561.72	\$1,222.57	\$1,090.40	\$1,883.42
3	\$5	\$5	\$250	\$558.27	\$1,609.14	\$558.27	\$1,182.22	\$1,806.17	\$558.27	\$1,215.06	\$1,083.70	\$1,871.85
4	\$5	\$5	\$500	\$552.47	\$1,592.43	\$552.47	\$1,169.95	\$1,787.42	\$552.47	\$1,202.44	\$1,072.45	\$1,852.41
5	\$10	\$10	\$0	\$556.18	\$1,603.11	\$556.18	\$1,177.79	\$1,799.41	\$556.18	\$1,210.51	\$1,079.64	\$1,864.84
6	\$10	\$10	\$250	\$550.42	\$1,586.50	\$550.42	\$1,165.59	\$1,780.76	\$550.42	\$1,197.97	\$1,068.46	\$1,845.52
7	\$10	\$10	\$500	\$544.64	\$1,569.84	\$544.64	\$1,153.35	\$1,762.06	\$544.64	\$1,185.39	\$1,057.24	\$1,826.14
8	\$15	\$15	\$0	\$548.88	\$1,582.06	\$548.88	\$1,162.33	\$1,775.79	\$548.88	\$1,194.62	\$1,065.47	\$1,840.36
9	\$15	\$15	\$250	\$543.10	\$1,565.40	\$543.10	\$1,150.09	\$1,757.09	\$543.10	\$1,182.04	\$1,054.25	\$1,820.98
10	\$15	\$30	\$250	\$514.96	\$1,484.28	\$514.96	\$1,090.49	\$1,666.03	\$514.96	\$1,120.79	\$999.62	\$1,726.62
11	\$15	\$15	\$500	\$537.31	\$1,548.72	\$537.31	\$1,137.83	\$1,738.36	\$537.31	\$1,169.44	\$1,043.01	\$1,801.57
12	\$15	\$30	\$500	\$509.46	\$1,468.43	\$509.46	\$1,078.85	\$1,648.24	\$509.46	\$1,108.82	\$988.94	\$1,708.18
13	\$15	\$30	\$750	\$504.65	\$1,454.59	\$504.65	\$1,068.68	\$1,632.70	\$504.65	\$1,098.36	\$979.62	\$1,692.07
14	\$20	\$20	\$0	\$541.05	\$1,559.50	\$541.05	\$1,145.75	\$1,750.46	\$541.05	\$1,177.58	\$1,050.27	\$1,814.11
15	\$20	\$20	\$100	\$538.73	\$1,552.81	\$538.73	\$1,140.84	\$1,742.95	\$538.73	\$1,172.53	\$1,045.77	\$1,806.33
16	\$20	\$20	\$250	\$535.31	\$1,542.96	\$535.31	\$1,133.60	\$1,731.90	\$535.31	\$1,165.09	\$1,039.14	\$1,794.87
17	\$20	\$35	\$250	\$507.32	\$1,462.28	\$507.32	\$1,074.33	\$1,641.34	\$507.32	\$1,104.17	\$984.80	\$1,701.02
18	\$20	\$20	\$500	\$529.52	\$1,526.28	\$529.52	\$1,121.35	\$1,713.17	\$529.52	\$1,152.49	\$1,027.90	\$1,775.46
19	\$20	\$35	\$500	\$501.91	\$1,446.68	\$501.91	\$1,062.86	\$1,623.82	\$501.91	\$1,092.39	\$974.29	\$1,682.87
20	\$20	\$35	\$750	\$497.18	\$1,433.05	\$497.18	\$1,052.86	\$1,608.53	\$497.18	\$1,082.10	\$965.12	\$1,667.02
21	\$25	\$25	\$0	\$527.39	\$1,520.13	\$527.39	\$1,116.83	\$1,706.27	\$527.39	\$1,147.85	\$1,023.76	\$1,768.31
22	\$25	\$40	\$0	\$506.63	\$1,460.27	\$506.63	\$1,072.85	\$1,639.08	\$506.63	\$1,102.66	\$983.45	\$1,698.69
23	\$25	\$25	\$100	\$525.13	\$1,513.61	\$525.13	\$1,112.04	\$1,698.95	\$525.13	\$1,142.93	\$1,019.37	\$1,760.73
24	\$25	\$40	\$100	\$504.46	\$1,454.03	\$504.46	\$1,068.26	\$1,632.07	\$504.46	\$1,097.94	\$979.24	\$1,691.42
25	\$25	\$25	\$250	\$521.81	\$1,504.03	\$521.81	\$1,105.00	\$1,688.20	\$521.81	\$1,135.70	\$1,012.92	\$1,749.59
26	\$25	\$40	\$250	\$501.25	\$1,444.77	\$501.25	\$1,061.46	\$1,621.68	\$501.25	\$1,090.95	\$973.01	\$1,680.65
27	\$25	\$25	\$500	\$516.21	\$1,487.91	\$516.21	\$1,093.16	\$1,670.10	\$516.21	\$1,123.52	\$1,002.06	\$1,730.83
28	\$25	\$40	\$500	\$495.91	\$1,429.38	\$495.91	\$1,050.16	\$1,604.41	\$495.91	\$1,079.33	\$962.64	\$1,662.75
29	\$25	\$40	\$750	\$491.22	\$1,415.86	\$491.22	\$1,040.22	\$1,589.23	\$491.22	\$1,069.12	\$953.54	\$1,647.02
30	\$25	\$40	\$1,000	\$487.52	\$1,405.20	\$487.52	\$1,032.39	\$1,577.26	\$487.52	\$1,061.07	\$946.36	\$1,634.62
31	\$30	\$50	\$0	\$483.66	\$1,394.07	\$483.66	\$1,024.22	\$1,564.78	\$483.66	\$1,052.67	\$938.87	\$1,621.68
32	\$30	\$50	\$100	\$481.01	\$1,386.43	\$481.01	\$1,018.60	\$1,556.20	\$481.01	\$1,046.90	\$933.72	\$1,612.79
33	\$30	\$50	\$250	\$476.71	\$1,374.06	\$476.71	\$1,009.51	\$1,542.31	\$476.71	\$1,037.55	\$925.39	\$1,598.39
34	\$30	\$50	\$500	\$470.97	\$1,357.50	\$470.97	\$997.34	\$1,523.72	\$470.97	\$1,025.05	\$914.23	\$1,579.13
35	\$30	\$50	\$750	\$466.30	\$1,344.05	\$466.30	\$987.46	\$1,508.62	\$466.30	\$1,014.89	\$905.17	\$1,563.48
36	\$30	\$50	\$1,000	\$462.61	\$1,333.41	\$462.61	\$979.65	\$1,496.69	\$462.61	\$1,006.86	\$898.01	\$1,551.11

*Upstate 1: COLUMBIA, DELAWARE, GREENE, MONTGOMERY, SARATOGA, SCHOHARIE, WARREN, WASHINGTON

Empire HealthChoice HMO, Inc.

Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 4: October - December 2013
Upstate 2 Region*

Large Group

Option	PCP	NonPCP	Inpatient	Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	Co-pay	Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$861.46	\$2,239.80	\$861.46	\$1,679.85	\$2,498.23	\$861.46	\$1,722.92	\$1,550.63	\$2,584.38
2	\$5	\$5	\$100	\$858.03	\$2,230.88	\$858.03	\$1,673.16	\$2,488.29	\$858.03	\$1,716.06	\$1,544.45	\$2,574.09
3	\$5	\$5	\$250	\$852.76	\$2,217.18	\$852.76	\$1,662.88	\$2,473.00	\$852.76	\$1,705.52	\$1,534.97	\$2,558.28
4	\$5	\$5	\$500	\$843.91	\$2,194.17	\$843.91	\$1,645.62	\$2,447.34	\$843.91	\$1,687.82	\$1,519.04	\$2,531.73
5	\$10	\$10	\$0	\$849.56	\$2,208.86	\$849.56	\$1,656.64	\$2,463.72	\$849.56	\$1,699.12	\$1,529.21	\$2,548.68
6	\$10	\$10	\$250	\$840.78	\$2,186.03	\$840.78	\$1,639.52	\$2,438.26	\$840.78	\$1,681.56	\$1,513.40	\$2,522.34
7	\$10	\$10	\$500	\$831.91	\$2,162.97	\$831.91	\$1,622.22	\$2,412.54	\$831.91	\$1,663.82	\$1,497.44	\$2,495.73
8	\$15	\$15	\$0	\$838.42	\$2,179.89	\$838.42	\$1,634.92	\$2,431.42	\$838.42	\$1,676.84	\$1,509.16	\$2,515.26
9	\$15	\$15	\$250	\$829.61	\$2,156.99	\$829.61	\$1,617.74	\$2,405.87	\$829.61	\$1,659.22	\$1,493.30	\$2,488.83
10	\$15	\$30	\$250	\$786.60	\$2,045.16	\$786.60	\$1,533.87	\$2,281.14	\$786.60	\$1,573.20	\$1,415.88	\$2,359.80
11	\$15	\$15	\$500	\$820.75	\$2,133.95	\$820.75	\$1,600.46	\$2,380.18	\$820.75	\$1,641.50	\$1,477.35	\$2,462.25
12	\$15	\$30	\$500	\$778.19	\$2,023.29	\$778.19	\$1,517.47	\$2,256.75	\$778.19	\$1,556.38	\$1,400.74	\$2,334.57
13	\$15	\$30	\$750	\$770.86	\$2,004.24	\$770.86	\$1,503.18	\$2,235.49	\$770.86	\$1,541.72	\$1,387.55	\$2,312.58
14	\$20	\$20	\$0	\$826.44	\$2,148.74	\$826.44	\$1,611.56	\$2,396.68	\$826.44	\$1,652.88	\$1,487.59	\$2,479.32
15	\$20	\$20	\$100	\$822.92	\$2,139.59	\$822.92	\$1,604.69	\$2,386.47	\$822.92	\$1,645.84	\$1,481.26	\$2,468.76
16	\$20	\$20	\$250	\$817.70	\$2,126.02	\$817.70	\$1,594.52	\$2,371.33	\$817.70	\$1,635.40	\$1,471.86	\$2,453.10
17	\$20	\$35	\$250	\$774.97	\$2,014.92	\$774.97	\$1,511.19	\$2,247.41	\$774.97	\$1,549.94	\$1,394.95	\$2,324.91
18	\$20	\$20	\$500	\$808.82	\$2,102.93	\$808.82	\$1,577.20	\$2,345.58	\$808.82	\$1,617.64	\$1,455.88	\$2,426.46
19	\$20	\$35	\$500	\$766.67	\$1,993.34	\$766.67	\$1,495.01	\$2,223.34	\$766.67	\$1,533.34	\$1,380.01	\$2,300.01
20	\$20	\$35	\$750	\$759.44	\$1,974.54	\$759.44	\$1,480.91	\$2,202.38	\$759.44	\$1,518.88	\$1,366.99	\$2,278.32
21	\$25	\$25	\$0	\$805.61	\$2,094.59	\$805.61	\$1,570.94	\$2,336.27	\$805.61	\$1,611.22	\$1,450.10	\$2,416.83
22	\$25	\$40	\$0	\$773.87	\$2,012.06	\$773.87	\$1,509.05	\$2,244.22	\$773.87	\$1,547.74	\$1,392.97	\$2,321.61
23	\$25	\$25	\$100	\$802.14	\$2,085.56	\$802.14	\$1,564.17	\$2,326.21	\$802.14	\$1,604.28	\$1,443.85	\$2,406.42
24	\$25	\$40	\$100	\$770.57	\$2,003.48	\$770.57	\$1,502.61	\$2,234.65	\$770.57	\$1,541.14	\$1,387.03	\$2,311.71
25	\$25	\$25	\$250	\$797.06	\$2,072.36	\$797.06	\$1,554.27	\$2,311.47	\$797.06	\$1,594.12	\$1,434.71	\$2,391.18
26	\$25	\$40	\$250	\$765.64	\$1,990.66	\$765.64	\$1,493.00	\$2,220.36	\$765.64	\$1,531.28	\$1,378.15	\$2,296.92
27	\$25	\$25	\$500	\$788.50	\$2,050.10	\$788.50	\$1,537.58	\$2,286.65	\$788.50	\$1,577.00	\$1,419.30	\$2,365.50
28	\$25	\$40	\$500	\$757.47	\$1,969.42	\$757.47	\$1,477.07	\$2,196.66	\$757.47	\$1,514.94	\$1,363.45	\$2,272.41
29	\$25	\$40	\$750	\$750.35	\$1,950.91	\$750.35	\$1,463.18	\$2,176.02	\$750.35	\$1,500.70	\$1,350.63	\$2,251.05
30	\$25	\$40	\$1,000	\$744.70	\$1,936.22	\$744.70	\$1,452.17	\$2,159.63	\$744.70	\$1,489.40	\$1,340.46	\$2,234.10
31	\$30	\$50	\$0	\$738.79	\$1,920.85	\$738.79	\$1,440.64	\$2,142.49	\$738.79	\$1,477.58	\$1,329.82	\$2,216.37
32	\$30	\$50	\$100	\$734.76	\$1,910.38	\$734.76	\$1,432.78	\$2,130.80	\$734.76	\$1,469.52	\$1,322.57	\$2,204.28
33	\$30	\$50	\$250	\$728.16	\$1,893.22	\$728.16	\$1,419.91	\$2,111.66	\$728.16	\$1,456.32	\$1,310.69	\$2,184.48
34	\$30	\$50	\$500	\$719.39	\$1,870.41	\$719.39	\$1,402.81	\$2,086.23	\$719.39	\$1,438.78	\$1,294.90	\$2,158.17
35	\$30	\$50	\$750	\$712.25	\$1,851.85	\$712.25	\$1,388.89	\$2,065.53	\$712.25	\$1,424.50	\$1,282.05	\$2,136.75
36	\$30	\$50	\$1,000	\$706.63	\$1,837.24	\$706.63	\$1,377.93	\$2,049.23	\$706.63	\$1,413.26	\$1,271.93	\$2,119.89
Carve-out												
1	\$5	\$5	\$0	\$732.24	\$2,110.58	\$732.24	\$1,550.63	\$2,369.02	\$732.24	\$1,593.70	\$1,421.41	\$2,455.16
2	\$5	\$5	\$100	\$729.33	\$2,102.17	\$729.33	\$1,544.45	\$2,359.58	\$729.33	\$1,587.36	\$1,415.75	\$2,445.39
3	\$5	\$5	\$250	\$724.85	\$2,089.26	\$724.85	\$1,534.97	\$2,345.09	\$724.85	\$1,577.61	\$1,407.05	\$2,430.37
4	\$5	\$5	\$500	\$717.32	\$2,067.58	\$717.32	\$1,519.04	\$2,320.75	\$717.32	\$1,561.23	\$1,392.45	\$2,405.14
5	\$10	\$10	\$0	\$722.13	\$2,081.42	\$722.13	\$1,529.21	\$2,336.29	\$722.13	\$1,571.69	\$1,401.77	\$2,421.25
6	\$10	\$10	\$250	\$714.66	\$2,059.91	\$714.66	\$1,513.40	\$2,312.15	\$714.66	\$1,555.44	\$1,387.29	\$2,396.22
7	\$10	\$10	\$500	\$707.12	\$2,038.18	\$707.12	\$1,497.44	\$2,287.75	\$707.12	\$1,539.03	\$1,372.65	\$2,370.94
8	\$15	\$15	\$0	\$712.66	\$2,054.13	\$712.66	\$1,509.16	\$2,305.66	\$712.66	\$1,551.08	\$1,383.39	\$2,389.50
9	\$15	\$15	\$250	\$705.17	\$2,032.54	\$705.17	\$1,493.30	\$2,281.43	\$705.17	\$1,534.78	\$1,368.86	\$2,364.39
10	\$15	\$30	\$250	\$668.61	\$1,927.17	\$668.61	\$1,415.88	\$2,163.15	\$668.61	\$1,455.21	\$1,297.89	\$2,241.81
11	\$15	\$15	\$500	\$697.64	\$2,010.84	\$697.64	\$1,477.35	\$2,257.06	\$697.64	\$1,518.39	\$1,354.24	\$2,339.14
12	\$15	\$30	\$500	\$661.46	\$1,906.57	\$661.46	\$1,400.74	\$2,140.02	\$661.46	\$1,439.65	\$1,284.01	\$2,217.84
13	\$15	\$30	\$750	\$655.23	\$1,888.61	\$655.23	\$1,387.55	\$2,119.87	\$655.23	\$1,426.09	\$1,271.92	\$2,196.95
14	\$20	\$20	\$0	\$702.47	\$2,024.78	\$702.47	\$1,487.59	\$2,272.71	\$702.47	\$1,528.91	\$1,363.63	\$2,355.35
15	\$20	\$20	\$100	\$699.48	\$2,016.15	\$699.48	\$1,481.26	\$2,263.03	\$699.48	\$1,522.40	\$1,357.82	\$2,345.32
16	\$20	\$20	\$250	\$695.05	\$2,003.37	\$695.05	\$1,471.86	\$2,248.68	\$695.05	\$1,512.75	\$1,349.21	\$2,330.45
17	\$20	\$35	\$250	\$658.72	\$1,898.68	\$658.72	\$1,394.95	\$2,131.17	\$658.72	\$1,433.69	\$1,278.70	\$2,208.66
18	\$20	\$20	\$500	\$687.50	\$1,981.61	\$687.50	\$1,455.88	\$2,224.26	\$687.50	\$1,496.32	\$1,334.55	\$2,305.14
19	\$20	\$35	\$500	\$651.67	\$1,878.34	\$651.67	\$1,380.01	\$2,108.34	\$651.67	\$1,418.34	\$1,265.01	\$2,185.01
20	\$20	\$35	\$750	\$645.52	\$1,860.63	\$645.52	\$1,366.99	\$2,088.46	\$645.52	\$1,404.96	\$1,253.08	\$2,164.40
21	\$25	\$25	\$0	\$684.77	\$1,973.74	\$684.77	\$1,450.10	\$2,215.43	\$684.77	\$1,490.38	\$1,329.26	\$2,295.99
22	\$25	\$40	\$0	\$657.79	\$1,895.98	\$657.79	\$1,392.97	\$2,128.14	\$657.79	\$1,431.66	\$1,276.89	\$2,205.53
23	\$25	\$25	\$100	\$681.82	\$1,965.24	\$681.82	\$1,443.85	\$2,205.89	\$681.82	\$1,483.96	\$1,323.53	\$2,286.10
24	\$25	\$40	\$100	\$654.98	\$1,887.90	\$654.98	\$1,387.03	\$2,119.07	\$654.98	\$1,425.55	\$1,271.44	\$2,196.12
25	\$25	\$25	\$250	\$677.50	\$1,952.80	\$677.50	\$1,434.71	\$2,191.92	\$677.50	\$1,474.56	\$1,315.15	\$2,271.62
26	\$25	\$40	\$250	\$650.79	\$1,875.82	\$650.79	\$1,378.15	\$2,105.51	\$650.79	\$1,416.43	\$1,263.31	\$2,182.07
27	\$25	\$25	\$500	\$670.23	\$1,931.83	\$670.23	\$1,419.30	\$2,168.38	\$670.23	\$1,458.73	\$1,301.03	\$2,247.23
28	\$25	\$40	\$500	\$643.85	\$1,855.80	\$643.85	\$1,363.45	\$2,083.04	\$643.85	\$1,401.32	\$1,249.83	\$2,158.79
29	\$25	\$40	\$750	\$637.80	\$1,838.36	\$637.80	\$1,350.63	\$2,063.46	\$637.80	\$1,388.15	\$1,238.08	\$2,138.50
30	\$25	\$40	\$1,000	\$633.00	\$1,824.52	\$633.00	\$1,340.46	\$2,047.93	\$633.00	\$1,377.70	\$1,228.76	\$2,122.40
31	\$30	\$50	\$0	\$627.97	\$1,810.04	\$627.97	\$1,329.82	\$2,031.67	\$627.97	\$1,366.76	\$1,219.00	\$2,105.55
32	\$30	\$50	\$100	\$624.55	\$1,800.16	\$624.55	\$1,322.57	\$2,020.59	\$624.55	\$1,359.31	\$1,212.35	\$2,094.07
33	\$30	\$50	\$250	\$618.94	\$1,783.99	\$618.94	\$1,310.69	\$2,002.44	\$618.94	\$1,347.10	\$1,201.46	\$2,075.26
34	\$30	\$50	\$500	\$611.48	\$1,762.51	\$611.48	\$1,294.90	\$1,978.32	\$611.48	\$1,330.87	\$1,186.99	\$2,050.26
35	\$30	\$50	\$750	\$605.41	\$1,745.01	\$605.41	\$1,282.05	\$1,958.69	\$605.41	\$1,317.66	\$1,175.21	\$2,029.91
36	\$30	\$50	\$1,000	\$600.64	\$1,731.24	\$600.64	\$1,271.93	\$1,943.23	\$600.64	\$1,307.27	\$1,165.94	\$2,013.90

*Upstate 2: CLINTON, ESSEX, FULTON

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 1: January- March 2014
Downstate 1 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$770.21	\$2,002.55	\$770.21	\$1,501.91	\$2,233.61	\$770.21	\$1,540.42	\$1,386.38	\$2,310.63
2	\$5	\$5	\$100	\$767.15	\$1,994.59	\$767.15	\$1,495.94	\$2,224.74	\$767.15	\$1,534.30	\$1,380.87	\$2,301.45
3	\$5	\$5	\$250	\$762.43	\$1,982.32	\$762.43	\$1,486.74	\$2,211.05	\$762.43	\$1,524.86	\$1,372.37	\$2,287.29
4	\$5	\$5	\$500	\$754.53	\$1,961.78	\$754.53	\$1,471.33	\$2,188.14	\$754.53	\$1,509.06	\$1,358.15	\$2,263.59
5	\$10	\$10	\$0	\$759.56	\$1,974.86	\$759.56	\$1,481.14	\$2,202.72	\$759.56	\$1,519.12	\$1,367.21	\$2,278.68
6	\$10	\$10	\$250	\$751.72	\$1,954.47	\$751.72	\$1,465.85	\$2,179.99	\$751.72	\$1,503.44	\$1,353.10	\$2,255.16
7	\$10	\$10	\$500	\$743.79	\$1,933.85	\$743.79	\$1,450.39	\$2,156.99	\$743.79	\$1,487.58	\$1,338.82	\$2,231.37
8	\$15	\$15	\$0	\$749.64	\$1,949.06	\$749.64	\$1,461.80	\$2,173.96	\$749.64	\$1,499.28	\$1,349.35	\$2,248.92
9	\$15	\$15	\$250	\$741.73	\$1,928.50	\$741.73	\$1,446.37	\$2,151.02	\$741.73	\$1,483.46	\$1,335.11	\$2,225.19
10	\$15	\$30	\$250	\$703.24	\$1,828.42	\$703.24	\$1,371.32	\$2,039.40	\$703.24	\$1,406.48	\$1,265.83	\$2,109.72
11	\$15	\$15	\$500	\$733.81	\$1,907.91	\$733.81	\$1,430.93	\$2,128.05	\$733.81	\$1,467.62	\$1,320.86	\$2,201.43
12	\$15	\$30	\$500	\$695.76	\$1,808.98	\$695.76	\$1,356.73	\$2,017.70	\$695.76	\$1,391.52	\$1,252.37	\$2,087.28
13	\$15	\$30	\$750	\$689.21	\$1,791.95	\$689.21	\$1,343.96	\$1,998.71	\$689.21	\$1,378.42	\$1,240.58	\$2,067.63
14	\$20	\$20	\$0	\$738.91	\$1,921.17	\$738.91	\$1,440.87	\$2,142.84	\$738.91	\$1,477.82	\$1,330.04	\$2,216.73
15	\$20	\$20	\$100	\$735.76	\$1,912.98	\$735.76	\$1,434.73	\$2,133.70	\$735.76	\$1,471.52	\$1,324.37	\$2,207.28
16	\$20	\$20	\$250	\$731.08	\$1,900.81	\$731.08	\$1,425.61	\$2,120.13	\$731.08	\$1,462.16	\$1,315.94	\$2,193.24
17	\$20	\$35	\$250	\$692.87	\$1,801.46	\$692.87	\$1,351.10	\$2,009.32	\$692.87	\$1,385.74	\$1,247.17	\$2,078.61
18	\$20	\$20	\$500	\$723.17	\$1,880.24	\$723.17	\$1,410.18	\$2,097.19	\$723.17	\$1,446.34	\$1,301.71	\$2,169.51
19	\$20	\$35	\$500	\$685.48	\$1,782.25	\$685.48	\$1,336.69	\$1,987.89	\$685.48	\$1,370.96	\$1,233.86	\$2,056.44
20	\$20	\$35	\$750	\$679.01	\$1,765.43	\$679.01	\$1,324.07	\$1,969.13	\$679.01	\$1,358.02	\$1,222.22	\$2,037.03
21	\$25	\$25	\$0	\$720.26	\$1,872.68	\$720.26	\$1,404.51	\$2,088.75	\$720.26	\$1,440.52	\$1,296.47	\$2,160.78
22	\$25	\$40	\$0	\$691.92	\$1,798.99	\$691.92	\$1,349.24	\$2,006.57	\$691.92	\$1,383.84	\$1,245.46	\$2,075.76
23	\$25	\$25	\$100	\$717.16	\$1,864.62	\$717.16	\$1,398.46	\$2,079.76	\$717.16	\$1,434.32	\$1,290.89	\$2,151.48
24	\$25	\$40	\$100	\$688.93	\$1,791.22	\$688.93	\$1,343.41	\$1,997.90	\$688.93	\$1,377.86	\$1,240.07	\$2,066.79
25	\$25	\$25	\$250	\$712.64	\$1,852.86	\$712.64	\$1,389.65	\$2,066.66	\$712.64	\$1,425.28	\$1,282.75	\$2,137.92
26	\$25	\$40	\$250	\$684.55	\$1,779.83	\$684.55	\$1,334.87	\$1,985.20	\$684.55	\$1,369.10	\$1,232.19	\$2,053.65
27	\$25	\$25	\$500	\$704.97	\$1,832.92	\$704.97	\$1,374.69	\$2,044.41	\$704.97	\$1,409.94	\$1,268.95	\$2,114.91
28	\$25	\$40	\$500	\$677.24	\$1,760.82	\$677.24	\$1,320.62	\$1,964.00	\$677.24	\$1,354.48	\$1,219.03	\$2,031.72
29	\$25	\$40	\$750	\$670.85	\$1,744.21	\$670.85	\$1,308.16	\$1,945.47	\$670.85	\$1,341.70	\$1,207.53	\$2,012.55
30	\$25	\$40	\$1,000	\$665.82	\$1,731.13	\$665.82	\$1,298.35	\$1,930.88	\$665.82	\$1,331.64	\$1,198.48	\$1,997.46
31	\$30	\$50	\$0	\$660.52	\$1,717.35	\$660.52	\$1,288.01	\$1,915.51	\$660.52	\$1,321.04	\$1,188.94	\$1,981.56
32	\$30	\$50	\$100	\$656.92	\$1,707.99	\$656.92	\$1,280.99	\$1,905.07	\$656.92	\$1,313.84	\$1,182.46	\$1,970.76
33	\$30	\$50	\$250	\$651.04	\$1,692.70	\$651.04	\$1,269.53	\$1,888.02	\$651.04	\$1,302.08	\$1,171.87	\$1,953.12
34	\$30	\$50	\$500	\$643.20	\$1,672.32	\$643.20	\$1,254.24	\$1,865.28	\$643.20	\$1,286.40	\$1,157.76	\$1,929.60
35	\$30	\$50	\$750	\$636.83	\$1,655.76	\$636.83	\$1,241.82	\$1,846.81	\$636.83	\$1,273.66	\$1,146.29	\$1,910.49
36	\$30	\$50	\$1,000	\$631.79	\$1,642.65	\$631.79	\$1,231.99	\$1,832.19	\$631.79	\$1,263.58	\$1,137.22	\$1,895.37
Carve-out												
1	\$5	\$5	\$0	\$654.68	\$1,887.01	\$654.68	\$1,386.38	\$2,118.08	\$654.68	\$1,424.89	\$1,270.85	\$2,195.10
2	\$5	\$5	\$100	\$652.08	\$1,879.52	\$652.08	\$1,380.87	\$2,109.66	\$652.08	\$1,419.23	\$1,265.80	\$2,186.38
3	\$5	\$5	\$250	\$648.07	\$1,867.95	\$648.07	\$1,372.37	\$2,096.68	\$648.07	\$1,410.50	\$1,258.01	\$2,172.93
4	\$5	\$5	\$500	\$641.35	\$1,848.60	\$641.35	\$1,358.15	\$2,074.96	\$641.35	\$1,395.88	\$1,244.97	\$2,150.41
5	\$10	\$10	\$0	\$645.63	\$1,860.92	\$645.63	\$1,367.21	\$2,088.79	\$645.63	\$1,405.19	\$1,253.27	\$2,164.75
6	\$10	\$10	\$250	\$638.96	\$1,841.71	\$638.96	\$1,353.10	\$2,067.23	\$638.96	\$1,390.68	\$1,240.34	\$2,142.40
7	\$10	\$10	\$500	\$632.22	\$1,822.29	\$632.22	\$1,338.82	\$2,045.42	\$632.22	\$1,376.01	\$1,227.25	\$2,119.80
8	\$15	\$15	\$0	\$637.19	\$1,836.62	\$637.19	\$1,349.35	\$2,061.51	\$637.19	\$1,386.83	\$1,236.91	\$2,136.47
9	\$15	\$15	\$250	\$630.47	\$1,817.24	\$630.47	\$1,335.11	\$2,039.76	\$630.47	\$1,372.20	\$1,223.85	\$2,113.93
10	\$15	\$30	\$250	\$597.75	\$1,722.94	\$597.75	\$1,265.83	\$1,933.91	\$597.75	\$1,300.99	\$1,160.35	\$2,004.23
11	\$15	\$15	\$500	\$623.74	\$1,797.83	\$623.74	\$1,320.86	\$2,017.98	\$623.74	\$1,357.55	\$1,219.79	\$2,091.36
12	\$15	\$30	\$500	\$591.40	\$1,704.61	\$591.40	\$1,252.37	\$1,913.34	\$591.40	\$1,287.16	\$1,148.00	\$1,982.92
13	\$15	\$30	\$750	\$585.83	\$1,688.56	\$585.83	\$1,240.58	\$1,895.33	\$585.83	\$1,275.04	\$1,137.20	\$1,964.25
14	\$20	\$20	\$0	\$628.07	\$1,810.33	\$628.07	\$1,330.04	\$2,032.00	\$628.07	\$1,366.98	\$1,219.20	\$2,105.89
15	\$20	\$20	\$100	\$625.40	\$1,802.61	\$625.40	\$1,324.37	\$2,023.34	\$625.40	\$1,361.16	\$1,214.00	\$2,096.92
16	\$20	\$20	\$250	\$621.42	\$1,791.15	\$621.42	\$1,315.94	\$2,010.47	\$621.42	\$1,352.50	\$1,206.28	\$2,083.58
17	\$20	\$35	\$250	\$588.94	\$1,697.53	\$588.94	\$1,247.17	\$1,905.39	\$588.94	\$1,281.81	\$1,143.24	\$1,974.68
18	\$20	\$20	\$500	\$614.69	\$1,771.77	\$614.69	\$1,301.71	\$1,988.72	\$614.69	\$1,337.86	\$1,193.23	\$2,061.03
19	\$20	\$35	\$500	\$582.66	\$1,679.43	\$582.66	\$1,233.86	\$1,885.07	\$582.66	\$1,268.14	\$1,131.04	\$1,953.62
20	\$20	\$35	\$750	\$577.16	\$1,663.57	\$577.16	\$1,222.22	\$1,867.28	\$577.16	\$1,256.17	\$1,120.37	\$1,935.18
21	\$25	\$25	\$0	\$612.22	\$1,764.64	\$612.22	\$1,296.47	\$1,980.72	\$612.22	\$1,332.48	\$1,188.43	\$2,052.74
22	\$25	\$40	\$0	\$588.13	\$1,695.20	\$588.13	\$1,245.46	\$1,902.78	\$588.13	\$1,280.05	\$1,141.67	\$1,971.97
23	\$25	\$25	\$100	\$609.59	\$1,757.04	\$609.59	\$1,290.89	\$1,972.19	\$609.59	\$1,326.75	\$1,183.31	\$2,043.91
24	\$25	\$40	\$100	\$585.59	\$1,687.88	\$585.59	\$1,240.07	\$1,894.56	\$585.59	\$1,274.52	\$1,136.73	\$1,963.45
25	\$25	\$25	\$250	\$605.74	\$1,745.97	\$605.74	\$1,282.75	\$1,959.76	\$605.74	\$1,318.38	\$1,175.86	\$2,031.02
26	\$25	\$40	\$250	\$581.87	\$1,677.15	\$581.87	\$1,232.19	\$1,882.51	\$581.87	\$1,266.42	\$1,129.51	\$1,950.97
27	\$25	\$25	\$500	\$599.22	\$1,727.18	\$599.22	\$1,268.95	\$1,938.67	\$599.22	\$1,304.19	\$1,163.20	\$2,009.16
28	\$25	\$40	\$500	\$575.65	\$1,659.24	\$575.65	\$1,219.03	\$1,862.41	\$575.65	\$1,252.89	\$1,117.45	\$1,930.13
29	\$25	\$40	\$750	\$570.22	\$1,643.58	\$570.22	\$1,207.53	\$1,844.84	\$570.22	\$1,241.07	\$1,106.90	\$1,911.92
30	\$25	\$40	\$1,000	\$565.95	\$1,631.26	\$565.95	\$1,198.48	\$1,831.01	\$565.95	\$1,231.77	\$1,098.60	\$1,897.59
31	\$30	\$50	\$0	\$561.44	\$1,618.27	\$561.44	\$1,188.94	\$1,816.43	\$561.44	\$1,221.96	\$1,089.86	\$1,882.48
32	\$30	\$50	\$100	\$558.38	\$1,609.45	\$558.38	\$1,182.46	\$1,806.53	\$558.38	\$1,215.30	\$1,083.92	\$1,872.22
33	\$30	\$50	\$250	\$553.38	\$1,595.05	\$553.38	\$1,171.87	\$1,790.36	\$553.38	\$1,204.42	\$1,074.22	\$1,855.46
34	\$30	\$50	\$500	\$546.72	\$1,575.84	\$546.72	\$1,157.76	\$1,768.80	\$546.72	\$1,189.92	\$1,061.28	\$1,833.12
35	\$30	\$50	\$750	\$541.31	\$1,560.23	\$541.31	\$1,146.29	\$1,751.28	\$541.31	\$1,178.14	\$1,050.77	\$1,814.97
36	\$30	\$50	\$1,000	\$537.02	\$1,547.89	\$537.02	\$1,137.22	\$1,737.42	\$537.02	\$1,168.81	\$1,042.45	\$1,800.60

*Downstate 1: BRONX, KINGS, RICHMOND, ROCKLAND, NEW JERSEY

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 1: January- March 2014
Downstate 2 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$822.37	\$2,138.16	\$822.37	\$1,603.62	\$2,384.87	\$822.37	\$1,644.74	\$1,480.27	\$2,467.11
2	\$5	\$5	\$100	\$819.10	\$2,129.66	\$819.10	\$1,597.25	\$2,375.39	\$819.10	\$1,638.20	\$1,474.38	\$2,457.30
3	\$5	\$5	\$250	\$814.08	\$2,116.61	\$814.08	\$1,587.46	\$2,360.83	\$814.08	\$1,628.16	\$1,465.34	\$2,442.24
4	\$5	\$5	\$500	\$805.60	\$2,094.56	\$805.60	\$1,570.92	\$2,336.24	\$805.60	\$1,611.20	\$1,450.08	\$2,416.80
5	\$10	\$10	\$0	\$810.98	\$2,108.55	\$810.98	\$1,581.41	\$2,351.84	\$810.98	\$1,621.96	\$1,459.76	\$2,432.94
6	\$10	\$10	\$250	\$802.60	\$2,086.76	\$802.60	\$1,565.07	\$2,327.54	\$802.60	\$1,605.20	\$1,444.68	\$2,407.80
7	\$10	\$10	\$500	\$794.16	\$2,064.82	\$794.16	\$1,548.61	\$2,303.06	\$794.16	\$1,588.32	\$1,429.49	\$2,382.48
8	\$15	\$15	\$0	\$800.36	\$2,080.94	\$800.36	\$1,560.70	\$2,321.04	\$800.36	\$1,600.72	\$1,440.65	\$2,401.08
9	\$15	\$15	\$250	\$791.94	\$2,059.04	\$791.94	\$1,544.28	\$2,296.63	\$791.94	\$1,583.88	\$1,425.49	\$2,375.82
10	\$15	\$30	\$250	\$750.89	\$1,952.31	\$750.89	\$1,464.24	\$2,177.58	\$750.89	\$1,501.78	\$1,351.60	\$2,252.67
11	\$15	\$15	\$500	\$783.49	\$2,037.07	\$783.49	\$1,527.81	\$2,272.12	\$783.49	\$1,566.98	\$1,410.28	\$2,350.47
12	\$15	\$30	\$500	\$742.88	\$1,931.49	\$742.88	\$1,448.62	\$2,154.35	\$742.88	\$1,485.76	\$1,337.18	\$2,228.64
13	\$15	\$30	\$750	\$735.88	\$1,913.29	\$735.88	\$1,434.97	\$2,134.05	\$735.88	\$1,471.76	\$1,324.58	\$2,207.64
14	\$20	\$20	\$0	\$788.97	\$2,051.32	\$788.97	\$1,538.49	\$2,288.01	\$788.97	\$1,577.94	\$1,420.15	\$2,366.91
15	\$20	\$20	\$100	\$785.57	\$2,042.48	\$785.57	\$1,531.86	\$2,278.15	\$785.57	\$1,571.14	\$1,414.03	\$2,356.71
16	\$20	\$20	\$250	\$780.56	\$2,029.46	\$780.56	\$1,522.09	\$2,263.62	\$780.56	\$1,561.12	\$1,405.01	\$2,341.68
17	\$20	\$35	\$250	\$739.79	\$1,923.45	\$739.79	\$1,442.59	\$2,145.39	\$739.79	\$1,479.58	\$1,331.62	\$2,219.37
18	\$20	\$20	\$500	\$772.14	\$2,007.56	\$772.14	\$1,505.67	\$2,239.21	\$772.14	\$1,544.28	\$1,389.85	\$2,316.42
19	\$20	\$35	\$500	\$731.89	\$1,902.91	\$731.89	\$1,427.19	\$2,122.48	\$731.89	\$1,463.78	\$1,317.40	\$2,195.67
20	\$20	\$35	\$750	\$724.98	\$1,884.95	\$724.98	\$1,413.71	\$2,102.44	\$724.98	\$1,449.96	\$1,304.96	\$2,174.94
21	\$25	\$25	\$0	\$769.03	\$1,999.48	\$769.03	\$1,499.61	\$2,230.19	\$769.03	\$1,538.06	\$1,384.25	\$2,307.09
22	\$25	\$40	\$0	\$738.77	\$1,920.80	\$738.77	\$1,440.60	\$2,142.43	\$738.77	\$1,477.54	\$1,329.79	\$2,216.31
23	\$25	\$25	\$100	\$765.71	\$1,990.85	\$765.71	\$1,493.13	\$2,220.56	\$765.71	\$1,531.42	\$1,378.28	\$2,297.13
24	\$25	\$40	\$100	\$735.60	\$1,912.56	\$735.60	\$1,434.42	\$2,133.24	\$735.60	\$1,471.20	\$1,324.08	\$2,206.80
25	\$25	\$25	\$250	\$760.87	\$1,978.26	\$760.87	\$1,483.70	\$2,206.52	\$760.87	\$1,521.74	\$1,369.57	\$2,282.61
26	\$25	\$40	\$250	\$730.89	\$1,900.31	\$730.89	\$1,425.24	\$2,119.58	\$730.89	\$1,461.78	\$1,315.60	\$2,192.67
27	\$25	\$25	\$500	\$752.71	\$1,957.05	\$752.71	\$1,467.78	\$2,182.86	\$752.71	\$1,505.42	\$1,354.88	\$2,258.13
28	\$25	\$40	\$500	\$723.09	\$1,880.03	\$723.09	\$1,410.03	\$2,096.96	\$723.09	\$1,446.18	\$1,301.56	\$2,169.27
29	\$25	\$40	\$750	\$716.27	\$1,862.30	\$716.27	\$1,396.73	\$2,077.18	\$716.27	\$1,432.54	\$1,289.29	\$2,148.81
30	\$25	\$40	\$1,000	\$710.87	\$1,848.26	\$710.87	\$1,386.20	\$2,061.52	\$710.87	\$1,421.74	\$1,279.57	\$2,132.61
31	\$30	\$50	\$0	\$705.26	\$1,833.68	\$705.26	\$1,375.26	\$2,045.25	\$705.26	\$1,410.52	\$1,269.47	\$2,115.78
32	\$30	\$50	\$100	\$701.40	\$1,823.64	\$701.40	\$1,367.73	\$2,034.06	\$701.40	\$1,402.80	\$1,262.52	\$2,104.20
33	\$30	\$50	\$250	\$695.14	\$1,807.36	\$695.14	\$1,355.52	\$2,015.91	\$695.14	\$1,390.28	\$1,251.25	\$2,085.42
34	\$30	\$50	\$500	\$686.75	\$1,785.55	\$686.75	\$1,339.16	\$1,991.58	\$686.75	\$1,373.50	\$1,236.15	\$2,060.25
35	\$30	\$50	\$750	\$679.95	\$1,767.87	\$679.95	\$1,325.90	\$1,971.86	\$679.95	\$1,359.90	\$1,223.91	\$2,039.85
36	\$30	\$50	\$1,000	\$674.56	\$1,753.86	\$674.56	\$1,315.39	\$1,956.22	\$674.56	\$1,349.12	\$1,214.21	\$2,023.68
Carve-out												
1	\$5	\$5	\$0	\$699.01	\$2,014.81	\$699.01	\$1,480.27	\$2,261.52	\$699.01	\$1,521.38	\$1,356.91	\$2,343.75
2	\$5	\$5	\$100	\$696.24	\$2,006.80	\$696.24	\$1,474.38	\$2,252.53	\$696.24	\$1,515.34	\$1,351.52	\$2,334.44
3	\$5	\$5	\$250	\$691.97	\$1,994.50	\$691.97	\$1,465.34	\$2,238.72	\$691.97	\$1,506.05	\$1,343.23	\$2,320.13
4	\$5	\$5	\$500	\$684.76	\$1,973.72	\$684.76	\$1,450.08	\$2,215.40	\$684.76	\$1,490.36	\$1,329.24	\$2,295.96
5	\$10	\$10	\$0	\$689.33	\$1,986.90	\$689.33	\$1,459.76	\$2,230.20	\$689.33	\$1,500.31	\$1,338.12	\$2,311.29
6	\$10	\$10	\$250	\$682.21	\$1,966.37	\$682.21	\$1,444.68	\$2,207.15	\$682.21	\$1,484.81	\$1,324.29	\$2,287.41
7	\$10	\$10	\$500	\$675.04	\$1,945.69	\$675.04	\$1,429.49	\$2,183.94	\$675.04	\$1,469.20	\$1,310.36	\$2,263.36
8	\$15	\$15	\$0	\$680.31	\$1,960.88	\$680.31	\$1,440.65	\$2,200.99	\$680.31	\$1,480.67	\$1,320.59	\$2,281.03
9	\$15	\$15	\$250	\$673.15	\$1,940.25	\$673.15	\$1,425.49	\$2,177.84	\$673.15	\$1,465.09	\$1,306.70	\$2,257.03
10	\$15	\$30	\$250	\$638.26	\$1,839.68	\$638.26	\$1,351.60	\$2,064.95	\$638.26	\$1,389.15	\$1,238.97	\$2,140.04
11	\$15	\$15	\$500	\$665.97	\$1,919.55	\$665.97	\$1,410.28	\$2,154.60	\$665.97	\$1,449.46	\$1,292.76	\$2,232.95
12	\$15	\$30	\$500	\$631.45	\$1,820.06	\$631.45	\$1,337.18	\$2,042.92	\$631.45	\$1,374.33	\$1,225.75	\$2,117.21
13	\$15	\$30	\$750	\$625.50	\$1,802.91	\$625.50	\$1,324.58	\$2,023.67	\$625.50	\$1,361.38	\$1,214.20	\$2,097.26
14	\$20	\$20	\$0	\$670.62	\$1,932.98	\$670.62	\$1,420.15	\$2,169.67	\$670.62	\$1,459.59	\$1,301.80	\$2,248.56
15	\$20	\$20	\$100	\$667.73	\$1,924.65	\$667.73	\$1,414.03	\$2,160.32	\$667.73	\$1,453.30	\$1,296.19	\$2,238.87
16	\$20	\$20	\$250	\$663.48	\$1,912.37	\$663.48	\$1,405.01	\$2,146.54	\$663.48	\$1,444.04	\$1,287.92	\$2,224.60
17	\$20	\$35	\$250	\$628.82	\$1,812.49	\$628.82	\$1,331.62	\$2,034.42	\$628.82	\$1,368.61	\$1,220.65	\$2,108.40
18	\$20	\$20	\$500	\$656.32	\$1,891.74	\$656.32	\$1,389.85	\$2,123.39	\$656.32	\$1,428.46	\$1,274.03	\$2,200.60
19	\$20	\$35	\$500	\$622.11	\$1,793.13	\$622.11	\$1,317.40	\$2,012.70	\$622.11	\$1,354.00	\$1,207.62	\$2,085.89
20	\$20	\$35	\$750	\$616.23	\$1,776.20	\$616.23	\$1,304.96	\$1,993.70	\$616.23	\$1,341.21	\$1,196.22	\$2,066.19
21	\$25	\$25	\$0	\$653.68	\$1,884.12	\$653.68	\$1,384.25	\$2,114.83	\$653.68	\$1,422.71	\$1,268.90	\$2,191.74
22	\$25	\$40	\$0	\$627.95	\$1,809.99	\$627.95	\$1,329.79	\$2,031.62	\$627.95	\$1,366.72	\$1,218.97	\$2,105.49
23	\$25	\$25	\$100	\$650.85	\$1,875.99	\$650.85	\$1,378.28	\$2,105.70	\$650.85	\$1,416.56	\$1,263.42	\$2,182.27
24	\$25	\$40	\$100	\$625.26	\$1,802.22	\$625.26	\$1,324.08	\$2,022.90	\$625.26	\$1,360.86	\$1,213.74	\$2,096.46
25	\$25	\$25	\$250	\$646.74	\$1,864.13	\$646.74	\$1,369.57	\$2,092.39	\$646.74	\$1,407.61	\$1,255.44	\$2,168.48
26	\$25	\$40	\$250	\$621.26	\$1,790.68	\$621.26	\$1,315.60	\$2,009.95	\$621.26	\$1,352.15	\$1,205.97	\$2,083.04
27	\$25	\$25	\$500	\$639.80	\$1,844.14	\$639.80	\$1,354.88	\$2,069.95	\$639.80	\$1,392.51	\$1,241.97	\$2,145.22
28	\$25	\$40	\$500	\$614.63	\$1,771.57	\$614.63	\$1,301.56	\$1,988.50	\$614.63	\$1,337.72	\$1,193.10	\$2,060.81
29	\$25	\$40	\$750	\$608.83	\$1,754.86	\$608.83	\$1,289.29	\$1,969.74	\$608.83	\$1,325.10	\$1,181.85	\$2,041.37
30	\$25	\$40	\$1,000	\$604.24	\$1,741.63	\$604.24	\$1,279.57	\$1,954.89	\$604.24	\$1,315.11	\$1,172.94	\$2,025.98
31	\$30	\$50	\$0	\$599.47	\$1,727.89	\$599.47	\$1,269.47	\$1,939.47	\$599.47	\$1,304.73	\$1,163.68	\$2,009.99
32	\$30	\$50	\$100	\$596.19	\$1,718.43	\$596.19	\$1,262.52	\$1,928.85	\$596.19	\$1,297.59	\$1,157.31	\$1,998.99
33	\$30	\$50	\$250	\$590.87	\$1,703.09	\$590.87	\$1,251.25	\$1,911.64	\$590.87	\$1,286.01	\$1,146.98	\$1,981.15
34	\$30	\$50	\$500	\$583.74	\$1,682.54	\$583.74	\$1,236.15	\$1,888.56	\$583.74	\$1,270.49	\$1,133.14	\$1,957.24
35	\$30	\$50	\$750	\$577.96	\$1,665.88	\$577.96	\$1,223.91	\$1,869.86	\$577.96	\$1,257.91	\$1,121.92	\$1,937.86
36	\$30	\$50	\$1,000	\$573.38	\$1,652.67	\$573.38	\$1,214.21	\$1,855.04	\$573.38	\$1,247.94	\$1,113.02	\$1,922.50

*Downstate 2: NASSAU, NEW YORK, QUEENS, SUFFOLK

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 1: January- March 2014
Mid-Hudson Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$803.13	\$2,088.14	\$803.13	\$1,566.10	\$2,329.08	\$803.13	\$1,606.26	\$1,445.63	\$2,409.39
2	\$5	\$5	\$100	\$799.92	\$2,079.79	\$799.92	\$1,559.84	\$2,319.77	\$799.92	\$1,599.84	\$1,439.86	\$2,399.76
3	\$5	\$5	\$250	\$795.01	\$2,067.03	\$795.01	\$1,550.27	\$2,305.53	\$795.01	\$1,590.02	\$1,431.02	\$2,385.03
4	\$5	\$5	\$500	\$786.76	\$2,045.58	\$786.76	\$1,534.18	\$2,281.60	\$786.76	\$1,573.52	\$1,416.17	\$2,360.28
5	\$10	\$10	\$0	\$791.98	\$2,059.15	\$791.98	\$1,544.36	\$2,296.74	\$791.98	\$1,583.96	\$1,425.56	\$2,375.94
6	\$10	\$10	\$250	\$783.81	\$2,037.91	\$783.81	\$1,528.43	\$2,273.05	\$783.81	\$1,567.62	\$1,410.86	\$2,351.43
7	\$10	\$10	\$500	\$775.55	\$2,016.43	\$775.55	\$1,512.32	\$2,249.10	\$775.55	\$1,551.10	\$1,395.99	\$2,326.65
8	\$15	\$15	\$0	\$781.64	\$2,032.26	\$781.64	\$1,524.20	\$2,266.76	\$781.64	\$1,563.28	\$1,406.95	\$2,344.92
9	\$15	\$15	\$250	\$773.41	\$2,010.87	\$773.41	\$1,508.15	\$2,242.89	\$773.41	\$1,546.82	\$1,392.14	\$2,320.23
10	\$15	\$30	\$250	\$733.31	\$1,906.61	\$733.31	\$1,429.95	\$2,126.60	\$733.31	\$1,466.62	\$1,319.96	\$2,199.93
11	\$15	\$15	\$500	\$765.15	\$1,989.39	\$765.15	\$1,492.04	\$2,218.94	\$765.15	\$1,530.30	\$1,377.27	\$2,295.45
12	\$15	\$30	\$500	\$725.48	\$1,886.25	\$725.48	\$1,414.69	\$2,103.89	\$725.48	\$1,450.96	\$1,305.86	\$2,176.44
13	\$15	\$30	\$750	\$718.65	\$1,868.49	\$718.65	\$1,401.37	\$2,084.09	\$718.65	\$1,437.30	\$1,293.57	\$2,155.95
14	\$20	\$20	\$0	\$770.48	\$2,003.25	\$770.48	\$1,502.44	\$2,234.39	\$770.48	\$1,540.96	\$1,386.86	\$2,311.44
15	\$20	\$20	\$100	\$767.18	\$1,994.67	\$767.18	\$1,496.00	\$2,224.82	\$767.18	\$1,534.36	\$1,380.92	\$2,301.54
16	\$20	\$20	\$250	\$762.31	\$1,982.01	\$762.31	\$1,486.50	\$2,210.70	\$762.31	\$1,524.62	\$1,372.16	\$2,286.93
17	\$20	\$35	\$250	\$722.46	\$1,878.40	\$722.46	\$1,408.80	\$2,095.13	\$722.46	\$1,444.92	\$1,300.43	\$2,167.38
18	\$20	\$20	\$500	\$754.03	\$1,960.48	\$754.03	\$1,470.36	\$2,186.69	\$754.03	\$1,508.06	\$1,357.25	\$2,262.09
19	\$20	\$35	\$500	\$714.74	\$1,858.32	\$714.74	\$1,393.74	\$2,072.75	\$714.74	\$1,429.48	\$1,286.53	\$2,144.22
20	\$20	\$35	\$750	\$708.00	\$1,840.80	\$708.00	\$1,380.60	\$2,053.20	\$708.00	\$1,416.00	\$1,274.40	\$2,124.00
21	\$25	\$25	\$0	\$751.00	\$1,952.60	\$751.00	\$1,464.45	\$2,177.90	\$751.00	\$1,502.00	\$1,351.80	\$2,253.00
22	\$25	\$40	\$0	\$721.47	\$1,875.82	\$721.47	\$1,406.87	\$2,092.26	\$721.47	\$1,442.94	\$1,298.65	\$2,164.41
23	\$25	\$25	\$100	\$747.79	\$1,944.25	\$747.79	\$1,458.19	\$2,168.59	\$747.79	\$1,495.58	\$1,346.02	\$2,243.37
24	\$25	\$40	\$100	\$718.38	\$1,867.79	\$718.38	\$1,400.84	\$2,083.30	\$718.38	\$1,436.76	\$1,293.08	\$2,155.14
25	\$25	\$25	\$250	\$743.06	\$1,931.96	\$743.06	\$1,448.97	\$2,154.87	\$743.06	\$1,486.12	\$1,337.51	\$2,229.18
26	\$25	\$40	\$250	\$713.80	\$1,855.88	\$713.80	\$1,391.91	\$2,070.02	\$713.80	\$1,427.60	\$1,284.84	\$2,141.40
27	\$25	\$25	\$500	\$735.09	\$1,911.23	\$735.09	\$1,433.43	\$2,131.76	\$735.09	\$1,470.18	\$1,323.16	\$2,205.27
28	\$25	\$40	\$500	\$706.15	\$1,835.99	\$706.15	\$1,376.99	\$2,047.84	\$706.15	\$1,412.30	\$1,271.07	\$2,118.45
29	\$25	\$40	\$750	\$699.51	\$1,818.73	\$699.51	\$1,364.04	\$2,028.58	\$699.51	\$1,399.02	\$1,259.12	\$2,098.53
30	\$25	\$40	\$1,000	\$694.25	\$1,805.05	\$694.25	\$1,353.79	\$2,013.33	\$694.25	\$1,388.50	\$1,249.65	\$2,082.75
31	\$30	\$50	\$0	\$688.77	\$1,790.80	\$688.77	\$1,343.10	\$1,997.43	\$688.77	\$1,377.54	\$1,239.79	\$2,066.31
32	\$30	\$50	\$100	\$684.97	\$1,780.92	\$684.97	\$1,335.69	\$1,986.41	\$684.97	\$1,369.94	\$1,232.95	\$2,054.91
33	\$30	\$50	\$250	\$678.86	\$1,765.04	\$678.86	\$1,323.78	\$1,968.69	\$678.86	\$1,357.72	\$1,221.95	\$2,036.58
34	\$30	\$50	\$500	\$670.69	\$1,743.79	\$670.69	\$1,307.85	\$1,945.00	\$670.69	\$1,341.38	\$1,207.24	\$2,012.07
35	\$30	\$50	\$750	\$664.03	\$1,726.48	\$664.03	\$1,294.86	\$1,925.69	\$664.03	\$1,328.06	\$1,195.25	\$1,992.09
36	\$30	\$50	\$1,000	\$658.74	\$1,712.72	\$658.74	\$1,284.54	\$1,910.35	\$658.74	\$1,317.48	\$1,185.73	\$1,976.22
Carve-out												
1	\$5	\$5	\$0	\$682.66	\$1,967.67	\$682.66	\$1,445.63	\$2,208.61	\$682.66	\$1,485.79	\$1,325.16	\$2,288.92
2	\$5	\$5	\$100	\$679.93	\$1,959.80	\$679.93	\$1,439.86	\$2,199.78	\$679.93	\$1,479.85	\$1,319.87	\$2,279.77
3	\$5	\$5	\$250	\$675.76	\$1,947.77	\$675.76	\$1,431.02	\$2,186.28	\$675.76	\$1,470.77	\$1,311.77	\$2,265.78
4	\$5	\$5	\$500	\$668.75	\$1,927.56	\$668.75	\$1,416.17	\$2,163.59	\$668.75	\$1,455.51	\$1,298.15	\$2,242.27
5	\$10	\$10	\$0	\$673.18	\$1,940.35	\$673.18	\$1,425.56	\$2,177.95	\$673.18	\$1,465.16	\$1,306.77	\$2,257.14
6	\$10	\$10	\$250	\$666.24	\$1,920.33	\$666.24	\$1,410.86	\$2,155.48	\$666.24	\$1,450.05	\$1,293.29	\$2,233.86
7	\$10	\$10	\$500	\$659.22	\$1,900.10	\$659.22	\$1,395.99	\$2,132.76	\$659.22	\$1,434.77	\$1,279.66	\$2,210.32
8	\$15	\$15	\$0	\$664.39	\$1,915.02	\$664.39	\$1,406.95	\$2,149.51	\$664.39	\$1,446.03	\$1,289.71	\$2,227.67
9	\$15	\$15	\$250	\$657.40	\$1,894.85	\$657.40	\$1,392.14	\$2,126.88	\$657.40	\$1,430.81	\$1,276.13	\$2,204.22
10	\$15	\$30	\$250	\$623.31	\$1,796.61	\$623.31	\$1,319.96	\$2,016.60	\$623.31	\$1,356.62	\$1,209.96	\$2,089.93
11	\$15	\$15	\$500	\$650.38	\$1,874.62	\$650.38	\$1,377.27	\$2,104.16	\$650.38	\$1,415.53	\$1,262.50	\$2,180.68
12	\$15	\$30	\$500	\$616.66	\$1,777.43	\$616.66	\$1,305.86	\$1,995.07	\$616.66	\$1,342.14	\$1,197.04	\$2,067.62
13	\$15	\$30	\$750	\$610.85	\$1,760.69	\$610.85	\$1,293.57	\$1,976.29	\$610.85	\$1,329.50	\$1,185.77	\$2,048.15
14	\$20	\$20	\$0	\$654.91	\$1,887.68	\$654.91	\$1,386.86	\$2,118.82	\$654.91	\$1,425.39	\$1,271.29	\$2,195.87
15	\$20	\$20	\$100	\$652.10	\$1,879.59	\$652.10	\$1,380.92	\$2,109.75	\$652.10	\$1,419.28	\$1,265.85	\$2,186.46
16	\$20	\$20	\$250	\$647.96	\$1,867.66	\$647.96	\$1,372.16	\$2,096.35	\$647.96	\$1,410.27	\$1,257.81	\$2,172.58
17	\$20	\$35	\$250	\$614.09	\$1,770.03	\$614.09	\$1,300.43	\$1,986.77	\$614.09	\$1,336.55	\$1,192.06	\$2,059.01
18	\$20	\$20	\$500	\$640.93	\$1,847.37	\$640.93	\$1,357.25	\$2,073.58	\$640.93	\$1,394.96	\$1,244.15	\$2,148.99
19	\$20	\$35	\$500	\$607.53	\$1,751.11	\$607.53	\$1,286.53	\$1,965.54	\$607.53	\$1,322.27	\$1,179.32	\$2,037.01
20	\$20	\$35	\$750	\$601.80	\$1,734.60	\$601.80	\$1,274.40	\$1,947.00	\$601.80	\$1,309.80	\$1,168.20	\$2,017.80
21	\$25	\$25	\$0	\$638.35	\$1,839.95	\$638.35	\$1,351.80	\$2,065.25	\$638.35	\$1,389.35	\$1,239.15	\$2,140.35
22	\$25	\$40	\$0	\$613.25	\$1,767.60	\$613.25	\$1,298.65	\$1,984.04	\$613.25	\$1,334.72	\$1,190.43	\$2,056.19
23	\$25	\$25	\$100	\$635.62	\$1,832.09	\$635.62	\$1,346.02	\$2,056.42	\$635.62	\$1,383.41	\$1,233.85	\$2,131.20
24	\$25	\$40	\$100	\$610.62	\$1,760.03	\$610.62	\$1,293.08	\$1,975.55	\$610.62	\$1,329.00	\$1,185.33	\$2,047.38
25	\$25	\$25	\$250	\$631.60	\$1,820.50	\$631.60	\$1,337.51	\$2,043.42	\$631.60	\$1,374.66	\$1,226.05	\$2,117.72
26	\$25	\$40	\$250	\$606.73	\$1,748.81	\$606.73	\$1,284.84	\$1,962.95	\$606.73	\$1,320.53	\$1,177.77	\$2,034.33
27	\$25	\$25	\$500	\$624.83	\$1,800.97	\$624.83	\$1,323.16	\$2,021.50	\$624.83	\$1,359.92	\$1,212.90	\$2,095.01
28	\$25	\$40	\$500	\$600.23	\$1,730.07	\$600.23	\$1,271.07	\$1,941.91	\$600.23	\$1,306.38	\$1,165.15	\$2,012.53
29	\$25	\$40	\$750	\$594.58	\$1,713.80	\$594.58	\$1,259.12	\$1,923.65	\$594.58	\$1,294.09	\$1,154.19	\$1,993.60
30	\$25	\$40	\$1,000	\$590.11	\$1,700.91	\$590.11	\$1,249.65	\$1,909.19	\$590.11	\$1,284.36	\$1,145.51	\$1,978.61
31	\$30	\$50	\$0	\$585.45	\$1,687.49	\$585.45	\$1,239.79	\$1,894.12	\$585.45	\$1,274.22	\$1,136.47	\$1,962.99
32	\$30	\$50	\$100	\$582.22	\$1,678.18	\$582.22	\$1,232.95	\$1,883.67	\$582.22	\$1,267.19	\$1,130.20	\$1,952.16
33	\$30	\$50	\$250	\$577.03	\$1,663.21	\$577.03	\$1,221.95	\$1,866.87	\$577.03	\$1,255.89	\$1,120.12	\$1,934.75
34	\$30	\$50	\$500	\$570.09	\$1,643.19	\$570.09	\$1,207.24	\$1,844.40	\$570.09	\$1,240.78	\$1,106.64	\$1,911.47
35	\$30	\$50	\$750	\$564.43	\$1,626.87	\$564.43	\$1,195.25	\$1,826.08	\$564.43	\$1,228.46	\$1,095.65	\$1,892.49
36	\$30	\$50	\$1,000	\$559.93	\$1,613.91	\$559.93	\$1,185.73	\$1,811.54	\$559.93	\$1,218.67	\$1,086.92	\$1,877.41

*Mid-Hudson: DUTCHESS, ORANGE, PUTNAM, SULLIVAN, ULSTER, WESTCHESTER, CONNECTICUT

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 1: January- March 2014
Capital Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$620.99	\$1,614.57	\$620.99	\$1,210.93	\$1,800.87	\$620.99	\$1,241.98	\$1,117.78	\$1,862.97
2	\$5	\$5	\$100	\$618.53	\$1,608.18	\$618.53	\$1,206.13	\$1,793.74	\$618.53	\$1,237.06	\$1,113.35	\$1,855.59
3	\$5	\$5	\$250	\$614.72	\$1,598.27	\$614.72	\$1,198.70	\$1,782.69	\$614.72	\$1,229.44	\$1,106.50	\$1,844.16
4	\$5	\$5	\$500	\$608.34	\$1,581.68	\$608.34	\$1,186.26	\$1,764.19	\$608.34	\$1,216.68	\$1,095.01	\$1,825.02
5	\$10	\$10	\$0	\$612.38	\$1,592.19	\$612.38	\$1,194.14	\$1,775.90	\$612.38	\$1,224.76	\$1,102.28	\$1,837.14
6	\$10	\$10	\$250	\$606.08	\$1,575.81	\$606.08	\$1,181.86	\$1,757.63	\$606.08	\$1,212.16	\$1,090.94	\$1,818.24
7	\$10	\$10	\$500	\$599.68	\$1,559.17	\$599.68	\$1,169.38	\$1,739.07	\$599.68	\$1,199.36	\$1,079.42	\$1,799.04
8	\$15	\$15	\$0	\$604.39	\$1,571.41	\$604.39	\$1,178.56	\$1,752.73	\$604.39	\$1,208.78	\$1,087.90	\$1,813.17
9	\$15	\$15	\$250	\$598.00	\$1,554.80	\$598.00	\$1,166.10	\$1,734.20	\$598.00	\$1,196.00	\$1,076.40	\$1,794.00
10	\$15	\$30	\$250	\$567.01	\$1,474.23	\$567.01	\$1,105.67	\$1,644.33	\$567.01	\$1,134.02	\$1,020.62	\$1,701.03
11	\$15	\$15	\$500	\$591.62	\$1,538.21	\$591.62	\$1,153.66	\$1,715.70	\$591.62	\$1,183.24	\$1,064.92	\$1,774.86
12	\$15	\$30	\$500	\$560.97	\$1,458.52	\$560.97	\$1,093.89	\$1,626.81	\$560.97	\$1,121.94	\$1,009.75	\$1,682.91
13	\$15	\$30	\$750	\$555.69	\$1,444.79	\$555.69	\$1,083.60	\$1,611.50	\$555.69	\$1,111.38	\$1,000.24	\$1,667.07
14	\$20	\$20	\$0	\$595.77	\$1,549.00	\$595.77	\$1,161.75	\$1,727.73	\$595.77	\$1,191.54	\$1,072.39	\$1,787.31
15	\$20	\$20	\$100	\$593.21	\$1,542.35	\$593.21	\$1,156.76	\$1,720.31	\$593.21	\$1,186.42	\$1,067.78	\$1,779.63
16	\$20	\$20	\$250	\$589.45	\$1,532.57	\$589.45	\$1,149.43	\$1,709.41	\$589.45	\$1,178.90	\$1,061.01	\$1,768.35
17	\$20	\$35	\$250	\$558.65	\$1,452.49	\$558.65	\$1,089.37	\$1,620.09	\$558.65	\$1,117.30	\$1,005.57	\$1,675.95
18	\$20	\$20	\$500	\$583.03	\$1,515.88	\$583.03	\$1,136.91	\$1,690.79	\$583.03	\$1,166.06	\$1,049.45	\$1,749.09
19	\$20	\$35	\$500	\$552.67	\$1,436.94	\$552.67	\$1,077.71	\$1,602.74	\$552.67	\$1,105.34	\$994.81	\$1,658.01
20	\$20	\$35	\$750	\$547.45	\$1,423.37	\$547.45	\$1,067.53	\$1,587.61	\$547.45	\$1,094.90	\$985.41	\$1,642.35
21	\$25	\$25	\$0	\$580.73	\$1,509.90	\$580.73	\$1,132.42	\$1,684.12	\$580.73	\$1,161.46	\$1,045.31	\$1,742.19
22	\$25	\$40	\$0	\$557.87	\$1,450.46	\$557.87	\$1,087.85	\$1,617.82	\$557.87	\$1,115.74	\$1,004.17	\$1,673.61
23	\$25	\$25	\$100	\$578.21	\$1,503.35	\$578.21	\$1,127.51	\$1,676.81	\$578.21	\$1,156.42	\$1,040.78	\$1,734.63
24	\$25	\$40	\$100	\$555.46	\$1,444.20	\$555.46	\$1,083.15	\$1,610.83	\$555.46	\$1,110.92	\$999.83	\$1,666.38
25	\$25	\$25	\$250	\$574.57	\$1,493.88	\$574.57	\$1,120.41	\$1,666.25	\$574.57	\$1,149.14	\$1,034.23	\$1,723.71
26	\$25	\$40	\$250	\$551.92	\$1,434.99	\$551.92	\$1,076.24	\$1,600.57	\$551.92	\$1,103.84	\$993.46	\$1,655.76
27	\$25	\$25	\$500	\$568.38	\$1,477.79	\$568.38	\$1,108.34	\$1,648.30	\$568.38	\$1,136.76	\$1,023.08	\$1,705.14
28	\$25	\$40	\$500	\$546.02	\$1,419.65	\$546.02	\$1,064.74	\$1,583.46	\$546.02	\$1,092.04	\$982.84	\$1,638.06
29	\$25	\$40	\$750	\$540.88	\$1,406.29	\$540.88	\$1,054.72	\$1,568.55	\$540.88	\$1,081.76	\$973.58	\$1,622.64
30	\$25	\$40	\$1,000	\$536.80	\$1,395.68	\$536.80	\$1,046.76	\$1,556.72	\$536.80	\$1,073.60	\$966.24	\$1,610.40
31	\$30	\$50	\$0	\$532.55	\$1,384.63	\$532.55	\$1,038.47	\$1,544.40	\$532.55	\$1,065.10	\$958.59	\$1,597.65
32	\$30	\$50	\$100	\$529.62	\$1,377.01	\$529.62	\$1,032.76	\$1,535.90	\$529.62	\$1,059.24	\$953.32	\$1,588.86
33	\$30	\$50	\$250	\$524.90	\$1,364.74	\$524.90	\$1,023.56	\$1,522.21	\$524.90	\$1,049.80	\$948.82	\$1,574.70
34	\$30	\$50	\$500	\$518.57	\$1,348.28	\$518.57	\$1,011.21	\$1,503.85	\$518.57	\$1,037.14	\$933.43	\$1,555.71
35	\$30	\$50	\$750	\$513.45	\$1,334.97	\$513.45	\$1,001.23	\$1,489.01	\$513.45	\$1,026.90	\$924.21	\$1,540.35
36	\$30	\$50	\$1,000	\$509.38	\$1,324.39	\$509.38	\$993.29	\$1,477.20	\$509.38	\$1,018.76	\$916.88	\$1,528.14
Carve-out												
1	\$5	\$5	\$0	\$527.84	\$1,521.43	\$527.84	\$1,117.78	\$1,707.72	\$527.84	\$1,148.83	\$1,024.63	\$1,769.82
2	\$5	\$5	\$100	\$525.75	\$1,515.40	\$525.75	\$1,113.35	\$1,700.96	\$525.75	\$1,144.28	\$1,020.57	\$1,762.81
3	\$5	\$5	\$250	\$522.51	\$1,506.06	\$522.51	\$1,106.50	\$1,690.48	\$522.51	\$1,137.23	\$1,014.29	\$1,751.95
4	\$5	\$5	\$500	\$517.09	\$1,490.43	\$517.09	\$1,095.01	\$1,672.94	\$517.09	\$1,125.43	\$1,003.76	\$1,733.77
5	\$10	\$10	\$0	\$520.52	\$1,500.33	\$520.52	\$1,102.28	\$1,684.05	\$520.52	\$1,132.90	\$1,010.43	\$1,745.28
6	\$10	\$10	\$250	\$515.17	\$1,484.90	\$515.17	\$1,090.94	\$1,666.72	\$515.17	\$1,121.25	\$1,000.03	\$1,727.33
7	\$10	\$10	\$500	\$509.73	\$1,469.22	\$509.73	\$1,079.42	\$1,649.12	\$509.73	\$1,109.41	\$985.41	\$1,709.09
8	\$15	\$15	\$0	\$513.73	\$1,480.76	\$513.73	\$1,087.90	\$1,662.07	\$513.73	\$1,118.12	\$997.24	\$1,722.51
9	\$15	\$15	\$250	\$508.30	\$1,465.10	\$508.30	\$1,076.40	\$1,644.50	\$508.30	\$1,106.30	\$986.70	\$1,704.30
10	\$15	\$30	\$250	\$481.96	\$1,389.17	\$481.96	\$1,020.62	\$1,559.28	\$481.96	\$1,048.97	\$935.57	\$1,615.98
11	\$15	\$15	\$500	\$502.88	\$1,449.47	\$502.88	\$1,064.92	\$1,626.96	\$502.88	\$1,094.50	\$976.17	\$1,686.12
12	\$15	\$30	\$500	\$476.82	\$1,374.38	\$476.82	\$1,009.75	\$1,542.67	\$476.82	\$1,037.79	\$925.60	\$1,598.76
13	\$15	\$30	\$750	\$472.34	\$1,361.44	\$472.34	\$1,000.24	\$1,528.15	\$472.34	\$1,028.03	\$916.89	\$1,583.72
14	\$20	\$20	\$0	\$506.40	\$1,459.64	\$506.40	\$1,072.39	\$1,638.37	\$506.40	\$1,102.17	\$983.02	\$1,697.94
15	\$20	\$20	\$100	\$504.23	\$1,453.36	\$504.23	\$1,067.78	\$1,631.33	\$504.23	\$1,097.44	\$978.80	\$1,690.65
16	\$20	\$20	\$250	\$501.03	\$1,444.15	\$501.03	\$1,061.01	\$1,620.99	\$501.03	\$1,090.48	\$972.59	\$1,679.93
17	\$20	\$35	\$250	\$474.85	\$1,368.69	\$474.85	\$1,005.57	\$1,536.29	\$474.85	\$1,033.50	\$921.77	\$1,592.15
18	\$20	\$20	\$500	\$495.58	\$1,428.42	\$495.58	\$1,049.45	\$1,603.33	\$495.58	\$1,078.61	\$962.00	\$1,661.64
19	\$20	\$35	\$500	\$469.77	\$1,354.04	\$469.77	\$994.81	\$1,519.84	\$469.77	\$1,022.44	\$911.91	\$1,575.11
20	\$20	\$35	\$750	\$465.33	\$1,341.25	\$465.33	\$985.41	\$1,505.49	\$465.33	\$1,012.78	\$903.29	\$1,560.23
21	\$25	\$25	\$0	\$493.62	\$1,422.79	\$493.62	\$1,045.31	\$1,597.01	\$493.62	\$1,074.35	\$958.20	\$1,655.08
22	\$25	\$40	\$0	\$474.19	\$1,366.78	\$474.19	\$1,004.17	\$1,534.14	\$474.19	\$1,032.06	\$920.49	\$1,589.93
23	\$25	\$25	\$100	\$491.48	\$1,416.61	\$491.48	\$1,040.78	\$1,590.08	\$491.48	\$1,069.69	\$954.05	\$1,647.90
24	\$25	\$40	\$100	\$472.14	\$1,360.88	\$472.14	\$999.83	\$1,527.52	\$472.14	\$1,027.60	\$916.51	\$1,583.06
25	\$25	\$25	\$250	\$488.38	\$1,407.70	\$488.38	\$1,034.23	\$1,580.07	\$488.38	\$1,062.95	\$948.04	\$1,637.52
26	\$25	\$40	\$250	\$469.13	\$1,352.20	\$469.13	\$993.46	\$1,517.78	\$469.13	\$1,021.05	\$910.67	\$1,572.97
27	\$25	\$25	\$500	\$483.12	\$1,392.53	\$483.12	\$1,023.08	\$1,563.05	\$483.12	\$1,051.50	\$937.83	\$1,619.88
28	\$25	\$40	\$500	\$464.12	\$1,337.75	\$464.12	\$982.84	\$1,501.56	\$464.12	\$1,010.14	\$900.93	\$1,556.16
29	\$25	\$40	\$750	\$459.75	\$1,325.16	\$459.75	\$973.58	\$1,487.42	\$459.75	\$1,000.63	\$892.45	\$1,541.51
30	\$25	\$40	\$1,000	\$456.28	\$1,315.16	\$456.28	\$966.24	\$1,476.20	\$456.28	\$993.08	\$885.72	\$1,529.88
31	\$30	\$50	\$0	\$452.67	\$1,304.75	\$452.67	\$958.59	\$1,464.51	\$452.67	\$985.22	\$878.71	\$1,517.77
32	\$30	\$50	\$100	\$450.18	\$1,297.57	\$450.18	\$953.32	\$1,456.46	\$450.18	\$979.80	\$873.87	\$1,509.42
33	\$30	\$50	\$250	\$446.17	\$1,286.01	\$446.17	\$944.82	\$1,443.48	\$446.17	\$971.07	\$866.09	\$1,495.97
34	\$30	\$50	\$500	\$440.78	\$1,270.50	\$440.78	\$933.43	\$1,426.07	\$440.78	\$959.35	\$855.64	\$1,477.92
35	\$30	\$50	\$750	\$436.43	\$1,257.95	\$436.43	\$924.21	\$1,411.99	\$436.43	\$949.88	\$847.19	\$1,463.33
36	\$30	\$50	\$1,000	\$432.97	\$1,247.98	\$432.97	\$916.88	\$1,400.80	\$432.97	\$942.35	\$840.48	\$1,451.73

*Capital: ALBANY, RENNELLAER, SCHENECTADY

Empire HealthChoice HMO, Inc.

Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 1: January- March 2014
Upstate 1 Region*

Large Group

Option	PCP Co-pay	NonPCP Co-pay	Inpatient Co-pay	Two Tier Option		Three Tier Option			Four Tier Option			
				Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$688.40	\$1,789.84	\$688.40	\$1,342.38	\$1,996.36	\$688.40	\$1,376.80	\$1,239.12	\$2,065.20
2	\$5	\$5	\$100	\$685.63	\$1,782.64	\$685.63	\$1,336.98	\$1,988.33	\$685.63	\$1,371.26	\$1,234.13	\$2,056.89
3	\$5	\$5	\$250	\$681.42	\$1,771.69	\$681.42	\$1,328.77	\$1,976.12	\$681.42	\$1,362.84	\$1,226.56	\$2,044.26
4	\$5	\$5	\$500	\$674.34	\$1,753.28	\$674.34	\$1,314.96	\$1,955.59	\$674.34	\$1,348.68	\$1,213.81	\$2,023.02
5	\$10	\$10	\$0	\$678.87	\$1,765.06	\$678.87	\$1,323.80	\$1,968.72	\$678.87	\$1,357.74	\$1,221.97	\$2,036.61
6	\$10	\$10	\$250	\$671.83	\$1,746.76	\$671.83	\$1,310.07	\$1,948.31	\$671.83	\$1,343.66	\$1,209.29	\$2,015.49
7	\$10	\$10	\$500	\$664.78	\$1,728.43	\$664.78	\$1,296.32	\$1,927.86	\$664.78	\$1,329.56	\$1,196.60	\$1,994.34
8	\$15	\$15	\$0	\$669.96	\$1,741.90	\$669.96	\$1,306.42	\$1,942.88	\$669.96	\$1,339.92	\$1,205.93	\$2,009.88
9	\$15	\$15	\$250	\$662.90	\$1,723.54	\$662.90	\$1,292.66	\$1,922.41	\$662.90	\$1,325.80	\$1,193.22	\$1,988.70
10	\$15	\$30	\$250	\$628.55	\$1,634.23	\$628.55	\$1,225.67	\$1,822.80	\$628.55	\$1,257.10	\$1,131.39	\$1,885.65
11	\$15	\$15	\$500	\$655.83	\$1,705.16	\$655.83	\$1,278.87	\$1,901.91	\$655.83	\$1,311.66	\$1,180.49	\$1,967.49
12	\$15	\$30	\$500	\$621.84	\$1,616.78	\$621.84	\$1,212.59	\$1,803.34	\$621.84	\$1,243.68	\$1,119.31	\$1,865.52
13	\$15	\$30	\$750	\$615.97	\$1,601.52	\$615.97	\$1,201.14	\$1,786.31	\$615.97	\$1,231.94	\$1,108.75	\$1,847.91
14	\$20	\$20	\$0	\$660.40	\$1,717.04	\$660.40	\$1,287.78	\$1,915.16	\$660.40	\$1,320.80	\$1,188.72	\$1,981.20
15	\$20	\$20	\$100	\$657.57	\$1,709.68	\$657.57	\$1,282.26	\$1,906.95	\$657.57	\$1,315.14	\$1,183.63	\$1,972.71
16	\$20	\$20	\$250	\$653.40	\$1,698.84	\$653.40	\$1,274.13	\$1,894.86	\$653.40	\$1,306.80	\$1,176.12	\$1,960.20
17	\$20	\$35	\$250	\$619.23	\$1,610.00	\$619.23	\$1,207.50	\$1,795.77	\$619.23	\$1,238.46	\$1,114.61	\$1,857.69
18	\$20	\$20	\$500	\$646.33	\$1,680.46	\$646.33	\$1,260.34	\$1,874.36	\$646.33	\$1,292.66	\$1,163.39	\$1,938.99
19	\$20	\$35	\$500	\$612.62	\$1,592.81	\$612.62	\$1,194.61	\$1,776.60	\$612.62	\$1,225.24	\$1,102.72	\$1,837.86
20	\$20	\$35	\$750	\$606.85	\$1,577.81	\$606.85	\$1,183.36	\$1,759.87	\$606.85	\$1,213.70	\$1,092.33	\$1,820.55
21	\$25	\$25	\$0	\$643.73	\$1,673.70	\$643.73	\$1,255.27	\$1,866.82	\$643.73	\$1,287.46	\$1,158.71	\$1,931.19
22	\$25	\$40	\$0	\$618.38	\$1,607.79	\$618.38	\$1,205.84	\$1,793.30	\$618.38	\$1,236.76	\$1,113.08	\$1,855.14
23	\$25	\$25	\$100	\$640.97	\$1,666.52	\$640.97	\$1,249.89	\$1,858.81	\$640.97	\$1,281.94	\$1,153.75	\$1,922.91
24	\$25	\$40	\$100	\$615.74	\$1,600.92	\$615.74	\$1,200.69	\$1,785.65	\$615.74	\$1,231.48	\$1,108.33	\$1,847.22
25	\$25	\$25	\$250	\$636.91	\$1,655.97	\$636.91	\$1,241.97	\$1,847.04	\$636.91	\$1,273.82	\$1,146.44	\$1,910.73
26	\$25	\$40	\$250	\$611.81	\$1,590.71	\$611.81	\$1,193.03	\$1,774.25	\$611.81	\$1,223.62	\$1,101.26	\$1,835.43
27	\$25	\$25	\$500	\$630.08	\$1,638.21	\$630.08	\$1,228.66	\$1,827.23	\$630.08	\$1,260.16	\$1,134.14	\$1,890.24
28	\$25	\$40	\$500	\$605.30	\$1,573.78	\$605.30	\$1,180.34	\$1,755.37	\$605.30	\$1,210.60	\$1,089.54	\$1,815.90
29	\$25	\$40	\$750	\$599.57	\$1,558.88	\$599.57	\$1,169.16	\$1,738.75	\$599.57	\$1,199.14	\$1,079.23	\$1,798.71
30	\$25	\$40	\$1,000	\$595.06	\$1,547.16	\$595.06	\$1,160.37	\$1,725.67	\$595.06	\$1,190.12	\$1,071.11	\$1,785.18
31	\$30	\$50	\$0	\$590.35	\$1,534.91	\$590.35	\$1,151.18	\$1,712.02	\$590.35	\$1,180.70	\$1,062.63	\$1,771.05
32	\$30	\$50	\$100	\$587.11	\$1,526.49	\$587.11	\$1,144.86	\$1,702.62	\$587.11	\$1,174.22	\$1,056.80	\$1,761.33
33	\$30	\$50	\$250	\$581.87	\$1,512.86	\$581.87	\$1,134.65	\$1,687.42	\$581.87	\$1,163.74	\$1,047.37	\$1,745.61
34	\$30	\$50	\$500	\$574.86	\$1,494.64	\$574.86	\$1,120.98	\$1,667.09	\$574.86	\$1,149.72	\$1,034.75	\$1,724.58
35	\$30	\$50	\$750	\$569.16	\$1,479.82	\$569.16	\$1,109.86	\$1,650.56	\$569.16	\$1,138.32	\$1,024.49	\$1,707.48
36	\$30	\$50	\$1,000	\$564.66	\$1,468.12	\$564.66	\$1,101.09	\$1,637.51	\$564.66	\$1,129.32	\$1,016.39	\$1,693.98
Carve-out												
1	\$5	\$5	\$0	\$585.14	\$1,686.58	\$585.14	\$1,239.12	\$1,893.10	\$585.14	\$1,273.54	\$1,135.86	\$1,961.94
2	\$5	\$5	\$100	\$582.79	\$1,679.79	\$582.79	\$1,234.13	\$1,885.48	\$582.79	\$1,268.42	\$1,131.29	\$1,954.05
3	\$5	\$5	\$250	\$579.21	\$1,669.48	\$579.21	\$1,226.56	\$1,873.91	\$579.21	\$1,260.63	\$1,124.34	\$1,942.05
4	\$5	\$5	\$500	\$573.19	\$1,652.13	\$573.19	\$1,213.81	\$1,854.44	\$573.19	\$1,247.53	\$1,112.66	\$1,921.87
5	\$10	\$10	\$0	\$577.04	\$1,663.23	\$577.04	\$1,221.97	\$1,866.89	\$577.04	\$1,255.91	\$1,120.14	\$1,934.78
6	\$10	\$10	\$250	\$571.06	\$1,645.98	\$571.06	\$1,209.29	\$1,847.53	\$571.06	\$1,242.89	\$1,108.52	\$1,914.72
7	\$10	\$10	\$500	\$565.06	\$1,628.71	\$565.06	\$1,196.60	\$1,828.15	\$565.06	\$1,229.84	\$1,096.89	\$1,894.62
8	\$15	\$15	\$0	\$569.47	\$1,641.40	\$569.47	\$1,205.93	\$1,842.39	\$569.47	\$1,239.43	\$1,105.43	\$1,909.39
9	\$15	\$15	\$250	\$563.47	\$1,624.11	\$563.47	\$1,193.22	\$1,822.98	\$563.47	\$1,226.37	\$1,093.79	\$1,889.27
10	\$15	\$30	\$250	\$534.27	\$1,539.95	\$534.27	\$1,131.39	\$1,728.51	\$534.27	\$1,162.82	\$1,037.11	\$1,791.37
11	\$15	\$15	\$500	\$557.46	\$1,606.78	\$557.46	\$1,180.49	\$1,803.53	\$557.46	\$1,213.29	\$1,082.12	\$1,869.12
12	\$15	\$30	\$500	\$528.56	\$1,523.51	\$528.56	\$1,119.31	\$1,710.06	\$528.56	\$1,150.40	\$1,026.04	\$1,772.24
13	\$15	\$30	\$750	\$523.57	\$1,509.13	\$523.57	\$1,108.75	\$1,693.92	\$523.57	\$1,139.54	\$1,016.35	\$1,755.51
14	\$20	\$20	\$0	\$561.34	\$1,617.98	\$561.34	\$1,188.72	\$1,816.10	\$561.34	\$1,221.74	\$1,089.66	\$1,882.14
15	\$20	\$20	\$100	\$558.93	\$1,611.05	\$558.93	\$1,183.63	\$1,808.32	\$558.93	\$1,216.50	\$1,084.99	\$1,874.07
16	\$20	\$20	\$250	\$555.39	\$1,600.83	\$555.39	\$1,176.12	\$1,796.85	\$555.39	\$1,208.79	\$1,078.11	\$1,862.19
17	\$20	\$35	\$250	\$526.35	\$1,517.11	\$526.35	\$1,114.61	\$1,702.88	\$526.35	\$1,145.58	\$1,021.73	\$1,764.81
18	\$20	\$20	\$500	\$549.38	\$1,583.51	\$549.38	\$1,163.39	\$1,777.41	\$549.38	\$1,195.71	\$1,066.44	\$1,842.04
19	\$20	\$35	\$500	\$520.73	\$1,500.92	\$520.73	\$1,102.72	\$1,684.71	\$520.73	\$1,133.35	\$1,010.82	\$1,745.97
20	\$20	\$35	\$750	\$515.82	\$1,486.78	\$515.82	\$1,092.33	\$1,668.84	\$515.82	\$1,122.67	\$1,001.30	\$1,729.52
21	\$25	\$25	\$0	\$547.17	\$1,577.14	\$547.17	\$1,158.71	\$1,770.26	\$547.17	\$1,190.90	\$1,062.15	\$1,834.63
22	\$25	\$40	\$0	\$525.62	\$1,515.03	\$525.62	\$1,113.08	\$1,700.55	\$525.62	\$1,144.00	\$1,020.33	\$1,762.38
23	\$25	\$25	\$100	\$544.82	\$1,570.38	\$544.82	\$1,153.75	\$1,762.67	\$544.82	\$1,185.79	\$1,057.60	\$1,826.76
24	\$25	\$40	\$100	\$523.38	\$1,508.56	\$523.38	\$1,108.33	\$1,693.29	\$523.38	\$1,139.12	\$1,015.97	\$1,754.86
25	\$25	\$25	\$250	\$541.37	\$1,560.43	\$541.37	\$1,146.44	\$1,751.50	\$541.37	\$1,178.28	\$1,050.90	\$1,815.19
26	\$25	\$40	\$250	\$520.04	\$1,498.93	\$520.04	\$1,101.26	\$1,682.48	\$520.04	\$1,131.85	\$1,009.49	\$1,743.66
27	\$25	\$25	\$500	\$535.57	\$1,543.70	\$535.57	\$1,134.14	\$1,732.72	\$535.57	\$1,165.65	\$1,039.63	\$1,795.73
28	\$25	\$40	\$500	\$514.51	\$1,482.99	\$514.51	\$1,089.54	\$1,664.58	\$514.51	\$1,119.81	\$998.75	\$1,725.11
29	\$25	\$40	\$750	\$509.63	\$1,468.95	\$509.63	\$1,079.23	\$1,648.82	\$509.63	\$1,109.20	\$989.29	\$1,708.77
30	\$25	\$40	\$1,000	\$505.80	\$1,457.90	\$505.80	\$1,071.11	\$1,636.42	\$505.80	\$1,100.86	\$981.85	\$1,695.92
31	\$30	\$50	\$0	\$501.80	\$1,446.36	\$501.80	\$1,062.63	\$1,623.46	\$501.80	\$1,092.15	\$974.08	\$1,682.50
32	\$30	\$50	\$100	\$499.04	\$1,438.42	\$499.04	\$1,056.80	\$1,614.55	\$499.04	\$1,086.15	\$968.73	\$1,673.26
33	\$30	\$50	\$250	\$494.59	\$1,425.58	\$494.59	\$1,047.37	\$1,600.14	\$494.59	\$1,076.46	\$960.09	\$1,658.33
34	\$30	\$50	\$500	\$488.63	\$1,408.41	\$488.63	\$1,034.75	\$1,580.87	\$488.63	\$1,063.49	\$948.52	\$1,638.35
35	\$30	\$50	\$750	\$483.79	\$1,394.44	\$483.79	\$1,024.49	\$1,565.19	\$483.79	\$1,052.95	\$939.11	\$1,622.11
36	\$30	\$50	\$1,000	\$479.96	\$1,383.42	\$479.96	\$1,016.39	\$1,552.82	\$479.96	\$1,044.62	\$931.69	\$1,609.28

*Upstate 1: COLUMBIA, DELAWARE, GREENE, MONTGOMERY, SARATOGA, SCHOHARIE, WARREN, WASHINGTON

Empire HealthChoice HMO, Inc.

**Large Group HMO
Form Number: C IPA-1
Group Monthly Rates Effective May 1, 2013
Quarter 1: January- March 2014
Upstate 2 Region***

Large Group

Option	PCP			Two Tier Option		Three Tier Option			Four Tier Option			
	Co-pay	NonPCP Co-pay	Inpatient Co-pay	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
Standard												
1	\$5	\$5	\$0	\$893.76	\$2,323.78	\$893.76	\$1,742.83	\$2,591.90	\$893.76	\$1,787.52	\$1,608.77	\$2,681.28
2	\$5	\$5	\$100	\$890.21	\$2,314.55	\$890.21	\$1,735.91	\$2,581.61	\$890.21	\$1,780.42	\$1,602.38	\$2,670.63
3	\$5	\$5	\$250	\$884.74	\$2,300.32	\$884.74	\$1,725.24	\$2,565.75	\$884.74	\$1,769.48	\$1,592.53	\$2,654.22
4	\$5	\$5	\$500	\$875.56	\$2,276.46	\$875.56	\$1,707.34	\$2,539.12	\$875.56	\$1,751.12	\$1,576.01	\$2,626.68
5	\$10	\$10	\$0	\$881.42	\$2,291.69	\$881.42	\$1,718.77	\$2,556.12	\$881.42	\$1,762.84	\$1,586.56	\$2,644.26
6	\$10	\$10	\$250	\$872.31	\$2,268.01	\$872.31	\$1,701.00	\$2,529.70	\$872.31	\$1,744.62	\$1,570.16	\$2,616.93
7	\$10	\$10	\$500	\$863.11	\$2,244.09	\$863.11	\$1,683.06	\$2,503.02	\$863.11	\$1,726.22	\$1,553.60	\$2,589.33
8	\$15	\$15	\$0	\$869.86	\$2,261.64	\$869.86	\$1,696.23	\$2,522.59	\$869.86	\$1,739.72	\$1,565.75	\$2,609.58
9	\$15	\$15	\$250	\$860.72	\$2,237.87	\$860.72	\$1,678.40	\$2,496.09	\$860.72	\$1,721.44	\$1,549.30	\$2,582.16
10	\$15	\$30	\$250	\$816.10	\$2,121.86	\$816.10	\$1,591.40	\$2,366.69	\$816.10	\$1,632.20	\$1,468.98	\$2,448.30
11	\$15	\$15	\$500	\$851.53	\$2,213.98	\$851.53	\$1,660.48	\$2,469.44	\$851.53	\$1,703.06	\$1,532.75	\$2,554.59
12	\$15	\$30	\$500	\$807.37	\$2,099.16	\$807.37	\$1,574.37	\$2,341.37	\$807.37	\$1,614.74	\$1,453.27	\$2,422.11
13	\$15	\$30	\$750	\$799.77	\$2,079.40	\$799.77	\$1,559.55	\$2,319.33	\$799.77	\$1,599.54	\$1,439.59	\$2,399.31
14	\$20	\$20	\$0	\$857.43	\$2,229.32	\$857.43	\$1,671.99	\$2,486.55	\$857.43	\$1,714.86	\$1,543.37	\$2,572.29
15	\$20	\$20	\$100	\$853.78	\$2,219.83	\$853.78	\$1,664.87	\$2,475.96	\$853.78	\$1,707.56	\$1,536.80	\$2,561.34
16	\$20	\$20	\$250	\$848.36	\$2,205.74	\$848.36	\$1,654.30	\$2,460.24	\$848.36	\$1,696.72	\$1,527.05	\$2,545.08
17	\$20	\$35	\$250	\$804.03	\$2,090.48	\$804.03	\$1,567.86	\$2,331.69	\$804.03	\$1,608.06	\$1,447.25	\$2,412.09
18	\$20	\$20	\$500	\$839.15	\$2,181.79	\$839.15	\$1,636.34	\$2,433.54	\$839.15	\$1,678.30	\$1,510.47	\$2,517.45
19	\$20	\$35	\$500	\$795.42	\$2,068.09	\$795.42	\$1,551.07	\$2,306.72	\$795.42	\$1,590.84	\$1,431.76	\$2,386.26
20	\$20	\$35	\$750	\$787.92	\$2,048.59	\$787.92	\$1,536.44	\$2,284.97	\$787.92	\$1,575.84	\$1,418.26	\$2,363.76
21	\$25	\$25	\$0	\$835.82	\$2,173.13	\$835.82	\$1,629.85	\$2,423.88	\$835.82	\$1,671.64	\$1,504.48	\$2,507.46
22	\$25	\$40	\$0	\$802.89	\$2,087.51	\$802.89	\$1,565.64	\$2,328.38	\$802.89	\$1,605.78	\$1,445.20	\$2,408.67
23	\$25	\$25	\$100	\$832.22	\$2,163.77	\$832.22	\$1,622.83	\$2,413.44	\$832.22	\$1,664.44	\$1,498.00	\$2,496.66
24	\$25	\$40	\$100	\$799.47	\$2,078.62	\$799.47	\$1,558.97	\$2,318.46	\$799.47	\$1,598.94	\$1,439.05	\$2,398.41
25	\$25	\$25	\$250	\$826.95	\$2,150.07	\$826.95	\$1,612.55	\$2,398.16	\$826.95	\$1,653.90	\$1,488.51	\$2,480.85
26	\$25	\$40	\$250	\$794.35	\$2,065.31	\$794.35	\$1,548.98	\$2,303.62	\$794.35	\$1,588.70	\$1,429.83	\$2,383.05
27	\$25	\$25	\$500	\$818.07	\$2,126.98	\$818.07	\$1,595.24	\$2,372.40	\$818.07	\$1,636.14	\$1,472.53	\$2,454.21
28	\$25	\$40	\$500	\$785.88	\$2,043.29	\$785.88	\$1,532.47	\$2,279.05	\$785.88	\$1,571.76	\$1,414.58	\$2,357.64
29	\$25	\$40	\$750	\$778.49	\$2,024.07	\$778.49	\$1,518.06	\$2,257.62	\$778.49	\$1,556.98	\$1,401.28	\$2,335.47
30	\$25	\$40	\$1,000	\$772.63	\$2,008.84	\$772.63	\$1,506.63	\$2,240.63	\$772.63	\$1,545.26	\$1,390.73	\$2,317.89
31	\$30	\$50	\$0	\$766.49	\$1,992.87	\$766.49	\$1,494.66	\$2,222.82	\$766.49	\$1,532.98	\$1,379.68	\$2,299.47
32	\$30	\$50	\$100	\$762.31	\$1,982.01	\$762.31	\$1,486.50	\$2,210.70	\$762.31	\$1,524.62	\$1,372.16	\$2,286.93
33	\$30	\$50	\$250	\$755.47	\$1,964.22	\$755.47	\$1,473.17	\$2,190.86	\$755.47	\$1,510.94	\$1,359.85	\$2,266.41
34	\$30	\$50	\$500	\$746.37	\$1,940.56	\$746.37	\$1,455.42	\$2,164.47	\$746.37	\$1,492.74	\$1,343.47	\$2,239.11
35	\$30	\$50	\$750	\$738.96	\$1,921.30	\$738.96	\$1,440.97	\$2,142.98	\$738.96	\$1,477.92	\$1,330.13	\$2,216.88
36	\$30	\$50	\$1,000	\$733.13	\$1,906.14	\$733.13	\$1,429.60	\$2,126.08	\$733.13	\$1,466.26	\$1,319.63	\$2,199.39
Carve-out												
1	\$5	\$5	\$0	\$759.70	\$2,189.71	\$759.70	\$1,608.77	\$2,457.84	\$759.70	\$1,653.46	\$1,474.70	\$2,547.22
2	\$5	\$5	\$100	\$756.68	\$2,181.01	\$756.68	\$1,602.38	\$2,448.08	\$756.68	\$1,646.89	\$1,468.85	\$2,537.10
3	\$5	\$5	\$250	\$752.03	\$2,167.61	\$752.03	\$1,592.53	\$2,433.04	\$752.03	\$1,636.77	\$1,459.82	\$2,521.51
4	\$5	\$5	\$500	\$744.23	\$2,145.12	\$744.23	\$1,576.01	\$2,407.79	\$744.23	\$1,619.79	\$1,444.67	\$2,495.35
5	\$10	\$10	\$0	\$749.21	\$2,159.48	\$749.21	\$1,586.56	\$2,423.91	\$749.21	\$1,630.63	\$1,454.34	\$2,512.05
6	\$10	\$10	\$250	\$741.46	\$2,137.16	\$741.46	\$1,570.16	\$2,398.85	\$741.46	\$1,613.77	\$1,439.31	\$2,486.08
7	\$10	\$10	\$500	\$733.64	\$2,114.62	\$733.64	\$1,553.60	\$2,373.55	\$733.64	\$1,596.75	\$1,424.13	\$2,459.86
8	\$15	\$15	\$0	\$739.38	\$2,131.16	\$739.38	\$1,565.75	\$2,392.12	\$739.38	\$1,609.24	\$1,435.27	\$2,479.10
9	\$15	\$15	\$250	\$731.61	\$2,108.76	\$731.61	\$1,549.30	\$2,366.98	\$731.61	\$1,592.33	\$1,420.19	\$2,453.05
10	\$15	\$30	\$250	\$693.69	\$1,999.45	\$693.69	\$1,468.98	\$2,244.28	\$693.69	\$1,509.79	\$1,346.57	\$2,325.89
11	\$15	\$15	\$500	\$723.80	\$2,086.25	\$723.80	\$1,532.75	\$2,341.71	\$723.80	\$1,575.33	\$1,405.02	\$2,426.86
12	\$15	\$30	\$500	\$686.26	\$1,978.06	\$686.26	\$1,453.27	\$2,220.27	\$686.26	\$1,493.63	\$1,332.16	\$2,301.00
13	\$15	\$30	\$750	\$679.80	\$1,959.44	\$679.80	\$1,439.59	\$2,199.37	\$679.80	\$1,479.57	\$1,319.62	\$2,279.34
14	\$20	\$20	\$0	\$728.82	\$2,100.70	\$728.82	\$1,543.37	\$2,357.93	\$728.82	\$1,586.25	\$1,414.76	\$2,443.68
15	\$20	\$20	\$100	\$725.71	\$2,091.76	\$725.71	\$1,536.80	\$2,347.90	\$725.71	\$1,579.49	\$1,408.74	\$2,433.27
16	\$20	\$20	\$250	\$721.11	\$2,078.48	\$721.11	\$1,527.05	\$2,332.99	\$721.11	\$1,569.47	\$1,399.79	\$2,417.83
17	\$20	\$35	\$250	\$683.43	\$1,969.87	\$683.43	\$1,447.25	\$2,211.08	\$683.43	\$1,487.46	\$1,326.65	\$2,291.49
18	\$20	\$20	\$500	\$713.28	\$2,055.92	\$713.28	\$1,510.47	\$2,307.66	\$713.28	\$1,552.43	\$1,384.60	\$2,391.58
19	\$20	\$35	\$500	\$676.11	\$1,948.78	\$676.11	\$1,431.76	\$2,187.41	\$676.11	\$1,471.53	\$1,312.44	\$2,266.95
20	\$20	\$35	\$750	\$669.73	\$1,930.40	\$669.73	\$1,418.26	\$2,166.78	\$669.73	\$1,457.65	\$1,300.07	\$2,245.57
21	\$25	\$25	\$0	\$710.45	\$2,047.76	\$710.45	\$1,504.48	\$2,298.51	\$710.45	\$1,546.27	\$1,379.10	\$2,382.09
22	\$25	\$40	\$0	\$682.46	\$1,967.08	\$682.46	\$1,445.20	\$2,207.95	\$682.46	\$1,485.35	\$1,324.77	\$2,288.24
23	\$25	\$25	\$100	\$707.39	\$2,038.94	\$707.39	\$1,498.00	\$2,288.61	\$707.39	\$1,539.61	\$1,373.16	\$2,371.83
24	\$25	\$40	\$100	\$679.55	\$1,958.70	\$679.55	\$1,439.05	\$2,198.54	\$679.55	\$1,479.02	\$1,319.13	\$2,278.49
25	\$25	\$25	\$250	\$702.91	\$2,026.03	\$702.91	\$1,488.51	\$2,274.11	\$702.91	\$1,529.86	\$1,364.47	\$2,356.81
26	\$25	\$40	\$250	\$675.20	\$1,946.16	\$675.20	\$1,429.83	\$2,184.46	\$675.20	\$1,469.55	\$1,310.68	\$2,263.90
27	\$25	\$25	\$500	\$695.36	\$2,004.27	\$695.36	\$1,472.53	\$2,249.69	\$695.36	\$1,513.43	\$1,349.82	\$2,331.50
28	\$25	\$40	\$500	\$668.00	\$1,925.41	\$668.00	\$1,414.58	\$2,161.17	\$668.00	\$1,453.88	\$1,299.76	\$2,239.76
29	\$25	\$40	\$750	\$661.72	\$1,907.30	\$661.72	\$1,401.28	\$2,140.85	\$661.72	\$1,440.21	\$1,284.51	\$2,218.70
30	\$25	\$40	\$1,000	\$656.74	\$1,892.94	\$656.74	\$1,390.73	\$2,124.73	\$656.74	\$1,429.37	\$1,274.84	\$2,202.00
31	\$30	\$50	\$0	\$651.52	\$1,877.90	\$651.52	\$1,379.68	\$2,107.85	\$651.52	\$1,418.01	\$1,264.71	\$2,184.50
32	\$30	\$50	\$100	\$647.96	\$1,867.66	\$647.96	\$1,372.16	\$2,096.35	\$647.96	\$1,410.27	\$1,257.81	\$2,172.58
33	\$30	\$50	\$250	\$642.15	\$1,850.90	\$642.15	\$1,359.85	\$2,077.54	\$642.15	\$1,397.62	\$1,246.53	\$2,153.09
34	\$30	\$50	\$500	\$634.41	\$1,828.61	\$634.41	\$1,343.47	\$2,052.52	\$634.41	\$1,380.78	\$1,231.51	\$2,127.15
35	\$30	\$50	\$750	\$628.12	\$1,810.45	\$628.12	\$1,330.13	\$2,032.14	\$628.12	\$1,367.08	\$1,219.28	\$2,106.04
36	\$30	\$50	\$1,000	\$623.16	\$1,796.17	\$623.16	\$1,319.63	\$2,016.11	\$623.16	\$1,356.29	\$1,209.66	\$2,089.42

*Upstate 2: CLINTON, ESSEX, FULTON

Large Group HMO Drug (Excluding Mandatory Generic) - New Rates

**HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013
(Tier 1/Tier 2/Tier 3 brand co-pays)**

Available to Large Groups Only

Quarter 2: April - June 2013

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44.Rev1112; RX-SOB-3T-44-LG.Rev0411)
Excludes Mandatory Generic

Rider Description	Two Tier Option		Three Tier Option			Four Tier Option			
	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
- \$5/\$15/\$25 co-pay									
- \$0 Deductible	\$251.96	\$655.10	\$251.96	\$491.32	\$730.68	\$251.96	\$503.92	\$453.53	\$755.88
- \$50 Deductible	\$241.68	\$628.37	\$241.68	\$471.28	\$700.87	\$241.68	\$483.36	\$435.02	\$725.04
- \$100 Deductible	\$220.65	\$573.69	\$220.65	\$430.27	\$639.89	\$220.65	\$441.30	\$397.17	\$661.95
- \$150 Deductible	\$207.34	\$539.08	\$207.34	\$404.31	\$601.29	\$207.34	\$414.68	\$373.21	\$622.02
- \$5/\$15/\$25 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$242.56	\$630.66	\$242.56	\$472.99	\$703.42	\$242.56	\$485.12	\$436.61	\$727.68
- \$100 Deductible	\$222.38	\$578.19	\$222.38	\$433.64	\$644.90	\$222.38	\$444.76	\$400.28	\$667.14
- \$150 Deductible	\$209.13	\$543.74	\$209.13	\$407.80	\$606.48	\$209.13	\$418.26	\$376.43	\$627.39
- \$5/\$20/\$40 co-pay									
- \$0 Deductible	\$193.21	\$502.35	\$193.21	\$376.76	\$560.31	\$193.21	\$386.42	\$347.78	\$579.63
- \$50 Deductible	\$182.91	\$475.57	\$182.91	\$356.67	\$530.44	\$182.91	\$365.82	\$329.24	\$548.73
- \$100 Deductible	\$169.16	\$439.82	\$169.16	\$329.86	\$490.56	\$169.16	\$338.32	\$304.49	\$507.48
- \$150 Deductible	\$159.04	\$413.50	\$159.04	\$310.13	\$461.22	\$159.04	\$318.08	\$286.27	\$477.12
- \$5/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$183.63	\$477.44	\$183.63	\$358.08	\$532.53	\$183.63	\$367.26	\$330.53	\$550.89
- \$100 Deductible	\$170.56	\$443.46	\$170.56	\$332.59	\$494.62	\$170.56	\$341.12	\$307.01	\$511.68
- \$150 Deductible	\$160.50	\$417.30	\$160.50	\$312.98	\$465.45	\$160.50	\$321.00	\$288.90	\$481.50
- \$10/\$20/\$30 co-pay									
- \$0 Deductible	\$184.27	\$479.10	\$184.27	\$359.33	\$534.38	\$184.27	\$368.54	\$331.69	\$552.81
- \$50 Deductible	\$173.94	\$452.24	\$173.94	\$339.18	\$504.43	\$173.94	\$347.88	\$313.09	\$521.82
- \$100 Deductible	\$161.18	\$419.07	\$161.18	\$314.30	\$467.42	\$161.18	\$322.36	\$290.12	\$483.54
- \$150 Deductible	\$151.84	\$394.78	\$151.84	\$296.09	\$440.34	\$151.84	\$303.68	\$273.31	\$455.52
- \$10/\$20/\$30 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$174.45	\$453.57	\$174.45	\$340.18	\$505.91	\$174.45	\$348.90	\$314.01	\$523.35
- \$100 Deductible	\$162.21	\$421.75	\$162.21	\$316.31	\$470.41	\$162.21	\$324.42	\$291.98	\$486.63
- \$150 Deductible	\$152.80	\$397.28	\$152.80	\$297.96	\$443.12	\$152.80	\$305.60	\$275.04	\$458.40
- \$10/\$20/\$40 co-pay									
- \$0 Deductible	\$177.87	\$462.46	\$177.87	\$346.85	\$515.82	\$177.87	\$355.74	\$320.17	\$533.61
- \$50 Deductible	\$167.51	\$435.53	\$167.51	\$326.64	\$485.78	\$167.51	\$335.02	\$301.52	\$502.53
- \$100 Deductible	\$155.77	\$405.00	\$155.77	\$303.75	\$451.73	\$155.77	\$311.54	\$280.39	\$467.31
- \$150 Deductible	\$146.36	\$380.54	\$146.36	\$285.40	\$424.44	\$146.36	\$292.72	\$263.45	\$439.08
- \$10/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$168.01	\$436.83	\$168.01	\$327.62	\$487.23	\$168.01	\$336.02	\$302.42	\$504.03
- \$100 Deductible	\$156.74	\$407.52	\$156.74	\$305.64	\$454.55	\$156.74	\$313.48	\$282.13	\$470.22
- \$150 Deductible	\$147.27	\$382.90	\$147.27	\$287.18	\$427.08	\$147.27	\$294.54	\$265.09	\$441.81
- \$10/\$25/\$50 co-pay									
- \$0 Deductible	\$139.48	\$362.65	\$139.48	\$271.99	\$404.49	\$139.48	\$278.96	\$251.06	\$418.44
- \$50 Deductible	\$129.16	\$335.82	\$129.16	\$251.86	\$374.56	\$129.16	\$258.32	\$232.49	\$387.48
- \$100 Deductible	\$121.93	\$317.02	\$121.93	\$237.76	\$353.60	\$121.93	\$243.86	\$219.47	\$365.79
- \$150 Deductible	\$114.74	\$298.32	\$114.74	\$223.74	\$332.75	\$114.74	\$229.48	\$206.53	\$344.22
- \$10/\$25/\$50 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$130.02	\$338.05	\$130.02	\$253.54	\$377.06	\$130.02	\$260.04	\$234.04	\$390.06
- \$100 Deductible	\$123.15	\$320.19	\$123.15	\$240.14	\$357.14	\$123.15	\$246.30	\$221.67	\$369.45
- \$150 Deductible	\$115.90	\$301.34	\$115.90	\$226.01	\$336.11	\$115.90	\$231.80	\$208.62	\$347.70
- \$10/\$35/\$70 co-pay									
- \$0 Deductible	\$119.81	\$311.51	\$119.81	\$233.63	\$347.45	\$119.81	\$239.62	\$215.66	\$359.43
- \$50 Deductible	\$114.49	\$297.67	\$114.49	\$223.26	\$332.02	\$114.49	\$228.98	\$206.08	\$343.47
- \$100 Deductible	\$109.74	\$285.32	\$109.74	\$213.99	\$318.25	\$109.74	\$219.48	\$197.53	\$329.22
- \$150 Deductible	\$105.54	\$274.40	\$105.54	\$205.80	\$306.07	\$105.54	\$211.08	\$189.97	\$316.62
- \$250 Deductible	\$100.42	\$261.09	\$100.42	\$195.82	\$291.22	\$100.42	\$200.84	\$180.76	\$301.26
- \$500 Deductible	\$89.95	\$233.87	\$89.95	\$175.40	\$260.86	\$89.95	\$179.90	\$161.91	\$269.85
- \$10/\$35/\$70 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$114.88	\$298.69	\$114.88	\$224.02	\$333.15	\$114.88	\$229.76	\$206.78	\$344.64
- \$100 Deductible	\$110.49	\$287.27	\$110.49	\$215.46	\$320.42	\$110.49	\$220.98	\$198.88	\$331.47
- \$150 Deductible	\$106.58	\$277.11	\$106.58	\$207.83	\$309.08	\$106.58	\$213.16	\$191.84	\$319.74
- \$250 Deductible	\$101.61	\$264.19	\$101.61	\$198.14	\$294.67	\$101.61	\$203.22	\$182.90	\$304.83
- \$500 Deductible	\$91.40	\$237.64	\$91.40	\$178.23	\$265.06	\$91.40	\$182.80	\$164.52	\$274.20

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-CopyCoins.Rev1112; RX-SOB-2T-44-LG)
Excludes Mandatory Generic

- \$10/50% Retail & 40% Mail Order with a \$3000 brand out-of-pocket limit/\$50	\$90.67	\$235.74	\$90.67	\$176.81	\$262.94	\$90.67	\$181.34	\$163.21	\$272.01
- Contraceptive Rider (Form Number: R-ContraRx&Dev44)*	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-GEN10.Rev1112)

- \$10 generic co-pay	\$18.61	\$48.39	\$18.61	\$36.29	\$53.97	\$18.61	\$37.22	\$33.50	\$55.83
- Contraceptive Rider (Form Number: R-ContraRxGen44)*	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

* Rider rate is multiplied by prescription drug rate.

Large Group HMO Drug (Excluding Mandatory Generic) - New Rates

**HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013
(Tier 1/Tier 2/Tier 3 brand co-pays)**

Available to Large Groups Only

Quarter 3: July - September 2013

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44.Rev1112; RX-SOB-3T-44-LG.Rev0411)
Excludes Mandatory Generic

Rider Description	Two Tier Option		Three Tier Option			Four Tier Option			
	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
- \$5/\$15/\$25 co-pay									
- \$0 Deductible	\$261.41	\$679.67	\$261.41	\$509.75	\$758.09	\$261.41	\$522.82	\$470.54	\$784.23
- \$50 Deductible	\$250.74	\$651.92	\$250.74	\$488.94	\$727.15	\$250.74	\$501.48	\$451.33	\$752.22
- \$100 Deductible	\$228.92	\$595.19	\$228.92	\$446.39	\$663.87	\$228.92	\$457.84	\$412.06	\$686.76
- \$150 Deductible	\$215.12	\$559.31	\$215.12	\$419.48	\$623.85	\$215.12	\$430.24	\$387.22	\$645.36
- \$5/\$15/\$25 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$251.66	\$654.32	\$251.66	\$490.74	\$729.81	\$251.66	\$503.32	\$452.99	\$754.98
- \$100 Deductible	\$230.72	\$599.87	\$230.72	\$449.90	\$669.09	\$230.72	\$461.44	\$415.30	\$692.16
- \$150 Deductible	\$216.97	\$564.12	\$216.97	\$423.09	\$629.21	\$216.97	\$433.94	\$390.55	\$650.91
- \$5/\$20/\$40 co-pay									
- \$0 Deductible	\$200.46	\$521.20	\$200.46	\$390.90	\$581.33	\$200.46	\$400.92	\$360.83	\$601.38
- \$50 Deductible	\$189.77	\$493.40	\$189.77	\$370.05	\$550.33	\$189.77	\$379.54	\$341.59	\$569.31
- \$100 Deductible	\$175.50	\$456.30	\$175.50	\$342.23	\$508.95	\$175.50	\$351.00	\$315.90	\$526.50
- \$150 Deductible	\$165.00	\$429.00	\$165.00	\$321.75	\$478.50	\$165.00	\$330.00	\$297.00	\$495.00
- \$5/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$190.52	\$495.35	\$190.52	\$371.51	\$552.51	\$190.52	\$381.04	\$342.94	\$571.56
- \$100 Deductible	\$176.96	\$460.10	\$176.96	\$345.07	\$513.18	\$176.96	\$353.92	\$318.53	\$530.88
- \$150 Deductible	\$166.52	\$432.95	\$166.52	\$324.71	\$482.91	\$166.52	\$333.04	\$299.74	\$499.56
- \$10/\$20/\$30 co-pay									
- \$0 Deductible	\$191.18	\$497.07	\$191.18	\$372.80	\$554.42	\$191.18	\$382.36	\$344.12	\$573.54
- \$50 Deductible	\$180.46	\$469.20	\$180.46	\$351.90	\$523.33	\$180.46	\$360.92	\$324.83	\$541.38
- \$100 Deductible	\$167.22	\$434.77	\$167.22	\$326.08	\$484.94	\$167.22	\$334.44	\$301.00	\$501.66
- \$150 Deductible	\$157.53	\$409.58	\$157.53	\$307.18	\$456.84	\$157.53	\$315.06	\$283.55	\$472.59
- \$10/\$20/\$30 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$180.99	\$470.57	\$180.99	\$352.93	\$524.87	\$180.99	\$361.98	\$325.78	\$542.97
- \$100 Deductible	\$168.29	\$437.55	\$168.29	\$328.17	\$488.04	\$168.29	\$336.58	\$302.92	\$504.87
- \$150 Deductible	\$158.53	\$412.18	\$158.53	\$309.13	\$459.74	\$158.53	\$317.06	\$285.35	\$475.59
- \$10/\$20/\$40 co-pay									
- \$0 Deductible	\$184.54	\$479.80	\$184.54	\$359.85	\$535.17	\$184.54	\$369.08	\$332.17	\$553.62
- \$50 Deductible	\$173.79	\$451.85	\$173.79	\$338.89	\$503.99	\$173.79	\$347.58	\$312.82	\$521.37
- \$100 Deductible	\$161.61	\$420.19	\$161.61	\$315.14	\$468.67	\$161.61	\$323.22	\$290.90	\$484.83
- \$150 Deductible	\$151.85	\$394.81	\$151.85	\$296.11	\$440.37	\$151.85	\$303.70	\$273.33	\$455.55
- \$10/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$174.31	\$453.21	\$174.31	\$339.90	\$505.50	\$174.31	\$348.62	\$313.76	\$522.93
- \$100 Deductible	\$162.62	\$422.81	\$162.62	\$317.11	\$471.60	\$162.62	\$325.24	\$292.72	\$487.86
- \$150 Deductible	\$152.79	\$397.25	\$152.79	\$297.94	\$443.09	\$152.79	\$305.58	\$275.02	\$458.37
- \$10/\$25/\$50 co-pay									
- \$0 Deductible	\$144.71	\$376.25	\$144.71	\$282.18	\$419.66	\$144.71	\$289.42	\$260.48	\$434.13
- \$50 Deductible	\$134.00	\$348.40	\$134.00	\$261.30	\$388.60	\$134.00	\$268.00	\$241.20	\$402.00
- \$100 Deductible	\$126.50	\$328.90	\$126.50	\$246.68	\$366.85	\$126.50	\$253.00	\$227.70	\$379.50
- \$150 Deductible	\$119.04	\$309.50	\$119.04	\$232.13	\$345.22	\$119.04	\$238.08	\$214.27	\$357.12
- \$10/\$25/\$50 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$134.90	\$350.74	\$134.90	\$263.06	\$391.21	\$134.90	\$269.80	\$242.82	\$404.70
- \$100 Deductible	\$127.77	\$332.20	\$127.77	\$249.15	\$370.53	\$127.77	\$255.54	\$229.99	\$383.31
- \$150 Deductible	\$120.25	\$312.65	\$120.25	\$234.49	\$348.73	\$120.25	\$240.50	\$216.45	\$360.75
- \$10/\$35/\$70 co-pay									
- \$0 Deductible	\$124.30	\$323.18	\$124.30	\$242.39	\$360.47	\$124.30	\$248.60	\$223.74	\$372.90
- \$50 Deductible	\$118.78	\$308.83	\$118.78	\$231.62	\$344.46	\$118.78	\$237.56	\$213.80	\$356.34
- \$100 Deductible	\$113.86	\$296.04	\$113.86	\$222.03	\$330.19	\$113.86	\$227.72	\$204.95	\$341.58
- \$150 Deductible	\$109.50	\$284.70	\$109.50	\$213.53	\$317.55	\$109.50	\$219.00	\$197.10	\$328.50
- \$250 Deductible	\$104.19	\$270.89	\$104.19	\$203.17	\$302.15	\$104.19	\$208.38	\$187.54	\$312.57
- \$500 Deductible	\$93.32	\$242.63	\$93.32	\$181.97	\$270.63	\$93.32	\$186.64	\$167.98	\$279.96
- \$10/\$35/\$70 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$119.19	\$309.89	\$119.19	\$232.42	\$345.65	\$119.19	\$238.38	\$214.54	\$357.57
- \$100 Deductible	\$114.63	\$298.04	\$114.63	\$223.53	\$332.43	\$114.63	\$229.26	\$206.33	\$343.89
- \$150 Deductible	\$110.58	\$287.51	\$110.58	\$215.63	\$320.68	\$110.58	\$221.16	\$199.04	\$331.74
- \$250 Deductible	\$105.42	\$274.09	\$105.42	\$205.57	\$305.72	\$105.42	\$210.84	\$189.76	\$316.26
- \$500 Deductible	\$94.83	\$246.56	\$94.83	\$184.92	\$275.01	\$94.83	\$189.66	\$170.69	\$284.49

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-CopayCoins.Rev1112; **RX-SOB-2T-44-LG**)
Excludes Mandatory Generic

- \$10/50% Retail & 40% Mail Order with a \$3000 brand out-of-pocket limit/\$50	\$94.07	\$244.58	\$94.07	\$183.44	\$272.80	\$94.07	\$188.14	\$169.33	\$282.21
- Contraceptive Rider (Form Number: R-ContrRx&Dev44)*	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-GEN10.Rev1112)

- \$10 generic co-pay	\$19.31	\$50.21	\$19.31	\$37.65	\$56.00	\$19.31	\$38.62	\$34.76	\$57.93
- Contraceptive Rider (Form Number: R-ContrRxGen44)*	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

* Rider rate is multiplied by prescription drug rate.

Large Group HMO Drug (Excluding Mandatory Generic) - New Rates

**HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013
(Tier 1/Tier 2/Tier 3 brand co-pays)**

Available to Large Groups Only

Quarter 4: October - December 2013

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44.Rev1112; RX-SOB-3T-44-LG.Rev0411)
Excludes Mandatory Generic

Rider Description	Two Tier Option		Three Tier Option			Four Tier Option			Family
	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	
- \$5/\$15/\$25 co-pay									
- \$0 Deductible	\$271.21	\$705.15	\$271.21	\$528.86	\$786.51	\$271.21	\$542.42	\$488.18	\$813.63
- \$50 Deductible	\$260.14	\$676.36	\$260.14	\$507.27	\$754.41	\$260.14	\$520.28	\$468.25	\$780.42
- \$100 Deductible	\$237.50	\$617.50	\$237.50	\$463.13	\$688.75	\$237.50	\$475.00	\$427.50	\$712.50
- \$150 Deductible	\$223.19	\$580.29	\$223.19	\$435.22	\$647.25	\$223.19	\$446.38	\$401.74	\$669.57
- \$5/\$15/\$25 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$261.10	\$678.86	\$261.10	\$509.15	\$757.19	\$261.10	\$522.20	\$469.98	\$783.30
- \$100 Deductible	\$239.37	\$622.36	\$239.37	\$466.77	\$694.17	\$239.37	\$478.74	\$430.87	\$718.11
- \$150 Deductible	\$225.11	\$585.29	\$225.11	\$438.96	\$652.82	\$225.11	\$450.22	\$405.20	\$675.33
- \$5/\$20/\$40 co-pay									
- \$0 Deductible	\$207.98	\$540.75	\$207.98	\$405.56	\$603.14	\$207.98	\$415.96	\$374.36	\$623.94
- \$50 Deductible	\$196.89	\$511.91	\$196.89	\$383.94	\$570.98	\$196.89	\$393.78	\$354.40	\$590.67
- \$100 Deductible	\$182.08	\$473.41	\$182.08	\$355.06	\$528.03	\$182.08	\$364.16	\$327.74	\$546.24
- \$150 Deductible	\$171.19	\$445.09	\$171.19	\$333.82	\$496.45	\$171.19	\$342.38	\$308.14	\$513.57
- \$5/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$197.66	\$513.92	\$197.66	\$385.44	\$573.21	\$197.66	\$395.32	\$355.79	\$592.98
- \$100 Deductible	\$183.60	\$477.36	\$183.60	\$358.02	\$532.44	\$183.60	\$367.20	\$330.48	\$550.80
- \$150 Deductible	\$172.76	\$449.18	\$172.76	\$336.88	\$501.00	\$172.76	\$345.52	\$310.97	\$518.28
- \$10/\$20/\$30 co-pay									
- \$0 Deductible	\$198.35	\$515.71	\$198.35	\$386.78	\$575.22	\$198.35	\$396.70	\$357.03	\$595.05
- \$50 Deductible	\$187.23	\$486.80	\$187.23	\$365.10	\$542.97	\$187.23	\$374.46	\$337.01	\$561.69
- \$100 Deductible	\$173.49	\$451.07	\$173.49	\$338.31	\$503.12	\$173.49	\$346.98	\$312.28	\$520.47
- \$150 Deductible	\$163.44	\$424.94	\$163.44	\$318.71	\$473.98	\$163.44	\$326.88	\$294.19	\$490.32
- \$10/\$20/\$30 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$187.78	\$488.23	\$187.78	\$366.17	\$544.56	\$187.78	\$375.56	\$338.00	\$563.34
- \$100 Deductible	\$174.60	\$453.96	\$174.60	\$340.47	\$506.34	\$174.60	\$349.20	\$314.28	\$523.80
- \$150 Deductible	\$164.47	\$427.62	\$164.47	\$320.72	\$476.96	\$164.47	\$328.94	\$296.05	\$493.41
- \$10/\$20/\$40 co-pay									
- \$0 Deductible	\$191.46	\$497.80	\$191.46	\$373.35	\$555.23	\$191.46	\$382.92	\$344.63	\$574.38
- \$50 Deductible	\$180.31	\$468.81	\$180.31	\$351.60	\$522.90	\$180.31	\$360.62	\$324.56	\$540.93
- \$100 Deductible	\$167.67	\$435.94	\$167.67	\$326.96	\$486.24	\$167.67	\$335.34	\$301.81	\$503.01
- \$150 Deductible	\$157.54	\$409.60	\$157.54	\$307.20	\$456.87	\$157.54	\$315.08	\$283.57	\$472.62
- \$10/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$180.85	\$470.21	\$180.85	\$352.66	\$524.47	\$180.85	\$361.70	\$325.53	\$542.55
- \$100 Deductible	\$168.72	\$438.67	\$168.72	\$329.00	\$489.29	\$168.72	\$337.44	\$303.70	\$506.16
- \$150 Deductible	\$158.52	\$412.15	\$158.52	\$309.11	\$459.71	\$158.52	\$317.04	\$285.34	\$475.56
- \$10/\$25/\$50 co-pay									
- \$0 Deductible	\$150.14	\$390.36	\$150.14	\$292.77	\$435.41	\$150.14	\$300.28	\$270.25	\$450.42
- \$50 Deductible	\$139.03	\$361.48	\$139.03	\$271.11	\$403.19	\$139.03	\$278.06	\$250.25	\$417.09
- \$100 Deductible	\$131.24	\$341.22	\$131.24	\$255.92	\$380.60	\$131.24	\$262.48	\$236.23	\$393.72
- \$150 Deductible	\$123.50	\$321.10	\$123.50	\$240.83	\$358.15	\$123.50	\$247.00	\$222.30	\$370.50
- \$10/\$25/\$50 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$139.96	\$363.90	\$139.96	\$272.92	\$405.88	\$139.96	\$279.92	\$251.93	\$419.88
- \$100 Deductible	\$132.56	\$344.66	\$132.56	\$258.49	\$384.42	\$132.56	\$265.12	\$238.61	\$397.68
- \$150 Deductible	\$124.76	\$324.38	\$124.76	\$243.28	\$361.80	\$124.76	\$249.52	\$224.57	\$374.28
- \$10/\$35/\$70 co-pay									
- \$0 Deductible	\$128.96	\$335.30	\$128.96	\$251.47	\$373.98	\$128.96	\$257.92	\$232.13	\$386.88
- \$50 Deductible	\$123.23	\$320.40	\$123.23	\$240.30	\$357.37	\$123.23	\$246.46	\$221.81	\$369.69
- \$100 Deductible	\$118.13	\$307.14	\$118.13	\$230.35	\$342.58	\$118.13	\$236.26	\$212.63	\$354.39
- \$150 Deductible	\$113.61	\$295.39	\$113.61	\$221.54	\$329.47	\$113.61	\$227.22	\$204.50	\$340.83
- \$250 Deductible	\$108.10	\$281.06	\$108.10	\$210.80	\$313.49	\$108.10	\$216.20	\$194.58	\$324.30
- \$500 Deductible	\$96.82	\$251.73	\$96.82	\$188.80	\$280.78	\$96.82	\$193.64	\$174.28	\$290.46
- \$10/\$35/\$70 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$123.66	\$321.52	\$123.66	\$241.14	\$358.61	\$123.66	\$247.32	\$222.59	\$370.98
- \$100 Deductible	\$118.93	\$309.22	\$118.93	\$231.91	\$344.90	\$118.93	\$237.86	\$214.07	\$356.79
- \$150 Deductible	\$114.73	\$298.30	\$114.73	\$223.72	\$332.72	\$114.73	\$229.46	\$206.51	\$344.19
- \$250 Deductible	\$109.37	\$284.36	\$109.37	\$213.27	\$317.17	\$109.37	\$218.74	\$196.87	\$328.11
- \$500 Deductible	\$98.39	\$255.81	\$98.39	\$191.86	\$285.33	\$98.39	\$196.78	\$177.10	\$295.17

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-CopyCoins.Rev1112; RX-SOB-2T-44-LG)
Excludes Mandatory Generic

- \$10/50% Retail & 40% Mail Order with a \$3000 brand out-of-pocket limit/\$50	\$97.60	\$253.76	\$97.60	\$190.32	\$283.04	\$97.60	\$195.20	\$175.68	\$292.80
- Contraceptive Rider (Form Number: R-ContrRx&Dev44)*	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-GEN10.Rev1112)

- \$10 generic co-pay	\$20.03	\$52.08	\$20.03	\$39.06	\$58.09	\$20.03	\$40.06	\$36.05	\$60.09
- Contraceptive Rider (Form Number: R-ContrRxGen44)*	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

* Rider rate is multiplied by prescription drug rate.

Large Group HMO Drug (Excluding Mandatory Generic) - New Rates

**HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013
(Tier 1/Tier 2/Tier 3 brand co-pays)**

Available to Large Groups Only

Quarter 1: January - March 2014

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44.Rev1112; RX-SOB-3T-44-LG.Rev0411)
Excludes Mandatory Generic

Rider Description	Two Tier Option		Three Tier Option			Four Tier Option			Family
	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	
- \$5/\$15/\$25 co-pay									
- \$0 Deductible	\$281.38	\$731.59	\$281.38	\$548.69	\$816.00	\$281.38	\$562.76	\$506.48	\$844.14
- \$50 Deductible	\$269.90	\$701.74	\$269.90	\$526.31	\$782.71	\$269.90	\$539.80	\$485.82	\$809.70
- \$100 Deductible	\$246.41	\$640.67	\$246.41	\$480.50	\$714.59	\$246.41	\$492.82	\$443.54	\$739.23
- \$150 Deductible	\$231.56	\$602.06	\$231.56	\$451.54	\$671.52	\$231.56	\$463.12	\$416.81	\$694.68
- \$5/\$15/\$25 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$270.89	\$704.31	\$270.89	\$528.24	\$785.58	\$270.89	\$541.78	\$487.60	\$812.67
- \$100 Deductible	\$248.35	\$645.71	\$248.35	\$484.28	\$720.22	\$248.35	\$496.70	\$447.03	\$745.05
- \$150 Deductible	\$233.55	\$607.23	\$233.55	\$455.42	\$677.30	\$233.55	\$467.10	\$420.39	\$700.65
- \$5/\$20/\$40 co-pay									
- \$0 Deductible	\$215.78	\$561.03	\$215.78	\$420.77	\$625.76	\$215.78	\$431.56	\$388.40	\$647.34
- \$50 Deductible	\$204.27	\$531.10	\$204.27	\$398.33	\$592.38	\$204.27	\$408.54	\$367.69	\$612.81
- \$100 Deductible	\$188.91	\$491.17	\$188.91	\$368.37	\$547.84	\$188.91	\$377.82	\$340.04	\$566.73
- \$150 Deductible	\$177.61	\$461.79	\$177.61	\$346.34	\$515.07	\$177.61	\$355.22	\$319.70	\$532.83
- \$5/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$205.07	\$533.18	\$205.07	\$399.89	\$594.70	\$205.07	\$410.14	\$369.13	\$615.21
- \$100 Deductible	\$190.49	\$495.27	\$190.49	\$371.46	\$552.42	\$190.49	\$380.98	\$342.88	\$571.47
- \$150 Deductible	\$179.24	\$466.02	\$179.24	\$349.52	\$519.80	\$179.24	\$358.48	\$322.63	\$537.72
- \$10/\$20/\$30 co-pay									
- \$0 Deductible	\$205.79	\$535.05	\$205.79	\$401.29	\$596.79	\$205.79	\$411.58	\$370.42	\$617.37
- \$50 Deductible	\$194.25	\$505.05	\$194.25	\$378.79	\$563.33	\$194.25	\$388.50	\$349.65	\$582.75
- \$100 Deductible	\$180.00	\$468.00	\$180.00	\$351.00	\$522.00	\$180.00	\$360.00	\$324.00	\$540.00
- \$150 Deductible	\$169.57	\$440.88	\$169.57	\$330.66	\$491.75	\$169.57	\$339.14	\$305.23	\$508.71
- \$10/\$20/\$30 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$194.82	\$506.53	\$194.82	\$379.90	\$564.98	\$194.82	\$389.64	\$350.68	\$584.46
- \$100 Deductible	\$181.15	\$470.99	\$181.15	\$353.24	\$525.34	\$181.15	\$362.30	\$326.07	\$543.45
- \$150 Deductible	\$170.64	\$443.66	\$170.64	\$332.75	\$494.86	\$170.64	\$341.28	\$307.15	\$511.92
- \$10/\$20/\$40 co-pay									
- \$0 Deductible	\$198.64	\$516.46	\$198.64	\$387.35	\$576.06	\$198.64	\$397.28	\$357.55	\$595.92
- \$50 Deductible	\$187.07	\$486.38	\$187.07	\$364.79	\$542.50	\$187.07	\$374.14	\$336.73	\$561.21
- \$100 Deductible	\$173.96	\$452.30	\$173.96	\$339.22	\$504.48	\$173.96	\$347.92	\$313.13	\$521.88
- \$150 Deductible	\$163.45	\$424.97	\$163.45	\$318.73	\$474.01	\$163.45	\$326.90	\$294.21	\$490.35
- \$10/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$187.63	\$487.84	\$187.63	\$365.88	\$544.13	\$187.63	\$375.26	\$337.73	\$562.89
- \$100 Deductible	\$175.05	\$455.13	\$175.05	\$341.35	\$507.65	\$175.05	\$350.10	\$315.09	\$525.15
- \$150 Deductible	\$164.46	\$427.60	\$164.46	\$320.70	\$476.93	\$164.46	\$328.92	\$296.03	\$493.38
- \$10/\$25/\$50 co-pay									
- \$0 Deductible	\$155.77	\$405.00	\$155.77	\$303.75	\$451.73	\$155.77	\$311.54	\$280.39	\$467.31
- \$50 Deductible	\$144.24	\$375.02	\$144.24	\$281.27	\$418.30	\$144.24	\$288.48	\$259.63	\$432.72
- \$100 Deductible	\$136.16	\$354.02	\$136.16	\$265.51	\$394.86	\$136.16	\$272.32	\$245.09	\$408.48
- \$150 Deductible	\$128.13	\$333.14	\$128.13	\$249.85	\$371.58	\$128.13	\$256.26	\$230.63	\$384.39
- \$10/\$25/\$50 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$145.21	\$377.55	\$145.21	\$283.16	\$421.11	\$145.21	\$290.42	\$261.38	\$435.63
- \$100 Deductible	\$137.53	\$357.58	\$137.53	\$268.18	\$398.84	\$137.53	\$275.06	\$247.55	\$412.59
- \$150 Deductible	\$129.44	\$336.54	\$129.44	\$252.41	\$375.38	\$129.44	\$258.88	\$232.99	\$388.32
- \$10/\$35/\$70 co-pay									
- \$0 Deductible	\$133.80	\$347.88	\$133.80	\$260.91	\$388.02	\$133.80	\$267.60	\$240.84	\$401.40
- \$50 Deductible	\$127.85	\$332.41	\$127.85	\$249.31	\$370.77	\$127.85	\$255.70	\$230.13	\$383.55
- \$100 Deductible	\$122.56	\$318.66	\$122.56	\$238.99	\$355.42	\$122.56	\$245.12	\$220.61	\$367.68
- \$150 Deductible	\$117.87	\$306.46	\$117.87	\$229.85	\$341.82	\$117.87	\$235.74	\$212.17	\$353.61
- \$250 Deductible	\$112.15	\$291.59	\$112.15	\$218.69	\$325.24	\$112.15	\$224.30	\$201.87	\$336.45
- \$500 Deductible	\$100.45	\$261.17	\$100.45	\$195.88	\$291.31	\$100.45	\$200.90	\$180.81	\$301.35
- \$10/\$35/\$70 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$128.30	\$333.58	\$128.30	\$250.19	\$372.07	\$128.30	\$256.60	\$230.94	\$384.90
- \$100 Deductible	\$123.39	\$320.81	\$123.39	\$240.61	\$357.83	\$123.39	\$246.78	\$222.10	\$370.17
- \$150 Deductible	\$119.03	\$309.48	\$119.03	\$232.11	\$345.19	\$119.03	\$238.06	\$214.25	\$357.09
- \$250 Deductible	\$113.47	\$295.02	\$113.47	\$221.27	\$329.06	\$113.47	\$226.94	\$204.25	\$340.41
- \$500 Deductible	\$102.08	\$265.41	\$102.08	\$199.06	\$296.03	\$102.08	\$204.16	\$183.74	\$306.24

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-CopyCoins.Rev1112; RX-SOB-2T-44-LG)
Excludes Mandatory Generic

- \$10/50% Retail & 40% Mail Order with a \$3000 brand out-of-pocket limit/\$50	\$101.26	\$263.28	\$101.26	\$197.46	\$293.65	\$101.26	\$202.52	\$182.27	\$303.78
- Contraceptive Rider (Form Number: R-ContrRx&Dev44)*	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-GEN10.Rev1112)

- \$10 generic co-pay	\$20.78	\$54.03	\$20.78	\$40.52	\$60.26	\$20.78	\$41.56	\$37.40	\$62.34
- Contraceptive Rider (Form Number: R-ContrRxGen44)*	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

* Rider rate is multiplied by prescription drug rate.

Large Group HMO Drug (Including Mandatory Generic) - New Rates

**HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013
(Tier 1/Tier 2/Tier 3 brand co-pays)**

Available to Large Groups Only

Quarter 2: April - June 2013

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44.Rev1112; RX-SOB-3T-44-LG.Rev0411)
Includes Mandatory Generic

Rider Description	Two Tier Option		Three Tier Option			Four Tier Option			
	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
- \$5/\$15/\$25 co-pay									
- \$0 Deductible	\$247.93	\$644.62	\$247.93	\$483.46	\$719.00	\$247.93	\$495.86	\$446.27	\$743.79
- \$50 Deductible	\$237.81	\$618.31	\$237.81	\$463.73	\$689.65	\$237.81	\$475.62	\$428.06	\$713.43
- \$100 Deductible	\$217.12	\$564.51	\$217.12	\$423.38	\$629.65	\$217.12	\$434.24	\$390.82	\$651.36
- \$150 Deductible	\$204.01	\$530.43	\$204.01	\$397.82	\$591.63	\$204.01	\$408.02	\$367.22	\$612.03
- \$5/\$15/\$25 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$238.70	\$620.62	\$238.70	\$465.47	\$692.23	\$238.70	\$477.40	\$429.66	\$716.10
- \$100 Deductible	\$218.85	\$569.01	\$218.85	\$426.76	\$634.67	\$218.85	\$437.70	\$393.93	\$656.55
- \$150 Deductible	\$206.53	\$536.98	\$206.53	\$402.73	\$598.94	\$206.53	\$413.06	\$371.75	\$619.59
- \$5/\$20/\$40 co-pay									
- \$0 Deductible	\$189.92	\$493.79	\$189.92	\$370.34	\$550.77	\$189.92	\$379.84	\$341.86	\$569.76
- \$50 Deductible	\$179.79	\$467.45	\$179.79	\$350.59	\$521.39	\$179.79	\$359.58	\$323.62	\$539.37
- \$100 Deductible	\$166.27	\$432.30	\$166.27	\$324.23	\$482.18	\$166.27	\$332.54	\$299.29	\$498.81
- \$150 Deductible	\$156.35	\$406.51	\$156.35	\$304.88	\$453.42	\$156.35	\$312.70	\$281.43	\$469.05
- \$5/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$180.50	\$469.30	\$180.50	\$351.98	\$523.45	\$180.50	\$361.00	\$324.90	\$541.50
- \$100 Deductible	\$167.66	\$435.92	\$167.66	\$326.94	\$486.21	\$167.66	\$335.32	\$301.79	\$502.98
- \$150 Deductible	\$157.81	\$410.31	\$157.81	\$307.73	\$457.65	\$157.81	\$315.62	\$284.06	\$473.43
- \$10/\$20/\$30 co-pay									
- \$0 Deductible	\$180.24	\$468.62	\$180.24	\$351.47	\$522.70	\$180.24	\$360.48	\$324.43	\$540.72
- \$50 Deductible	\$170.12	\$442.31	\$170.12	\$331.73	\$493.35	\$170.12	\$340.24	\$306.22	\$510.36
- \$100 Deductible	\$157.64	\$409.86	\$157.64	\$307.40	\$457.16	\$157.64	\$315.28	\$283.75	\$472.92
- \$150 Deductible	\$148.52	\$386.15	\$148.52	\$289.61	\$430.71	\$148.52	\$297.04	\$267.34	\$445.56
- \$10/\$20/\$30 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$170.61	\$443.59	\$170.61	\$332.69	\$494.77	\$170.61	\$341.22	\$307.10	\$511.83
- \$100 Deductible	\$158.61	\$412.39	\$158.61	\$309.29	\$459.97	\$158.61	\$317.22	\$285.50	\$475.83
- \$150 Deductible	\$149.86	\$389.64	\$149.86	\$292.23	\$434.59	\$149.86	\$299.72	\$269.75	\$449.58
- \$10/\$20/\$40 co-pay									
- \$0 Deductible	\$174.49	\$453.67	\$174.49	\$340.26	\$506.02	\$174.49	\$348.98	\$314.08	\$523.47
- \$50 Deductible	\$164.34	\$427.28	\$164.34	\$320.46	\$476.59	\$164.34	\$328.68	\$295.81	\$493.02
- \$100 Deductible	\$152.82	\$397.33	\$152.82	\$298.00	\$443.18	\$152.82	\$305.64	\$275.08	\$458.46
- \$150 Deductible	\$143.56	\$373.26	\$143.56	\$279.94	\$416.32	\$143.56	\$287.12	\$258.41	\$430.68
- \$10/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$164.82	\$428.53	\$164.82	\$321.40	\$477.98	\$164.82	\$329.64	\$296.68	\$494.46
- \$100 Deductible	\$153.75	\$399.75	\$153.75	\$299.81	\$445.88	\$153.75	\$307.50	\$276.75	\$461.25
- \$150 Deductible	\$144.94	\$376.84	\$144.94	\$282.63	\$420.33	\$144.94	\$289.88	\$260.89	\$434.82
- \$10/\$25/\$50 co-pay									
- \$0 Deductible	\$136.68	\$355.37	\$136.68	\$266.53	\$396.37	\$136.68	\$273.36	\$246.02	\$410.04
- \$50 Deductible	\$126.59	\$329.13	\$126.59	\$246.85	\$367.11	\$126.59	\$253.18	\$227.86	\$379.77
- \$100 Deductible	\$119.51	\$310.73	\$119.51	\$233.04	\$346.58	\$119.51	\$239.02	\$215.12	\$358.53
- \$150 Deductible	\$112.45	\$292.37	\$112.45	\$219.28	\$326.11	\$112.45	\$224.90	\$202.41	\$337.35
- \$10/\$25/\$50 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$126.97	\$330.12	\$126.97	\$247.59	\$368.21	\$126.97	\$253.94	\$228.55	\$380.91
- \$100 Deductible	\$120.25	\$312.65	\$120.25	\$234.49	\$348.73	\$120.25	\$240.50	\$216.45	\$360.75
- \$150 Deductible	\$113.15	\$294.19	\$113.15	\$220.64	\$328.14	\$113.15	\$226.30	\$203.67	\$339.45
- \$10/\$35/\$70 co-pay									
- \$0 Deductible	\$118.36	\$307.74	\$118.36	\$230.80	\$343.24	\$118.36	\$236.72	\$213.05	\$355.08
- \$50 Deductible	\$113.12	\$294.11	\$113.12	\$220.58	\$328.05	\$113.12	\$226.24	\$203.62	\$339.36
- \$100 Deductible	\$108.43	\$281.92	\$108.43	\$211.44	\$314.45	\$108.43	\$216.86	\$195.17	\$325.29
- \$150 Deductible	\$104.30	\$271.18	\$104.30	\$203.39	\$302.47	\$104.30	\$208.60	\$187.74	\$312.90
- \$250 Deductible	\$99.18	\$257.87	\$99.18	\$193.40	\$287.62	\$99.18	\$198.36	\$178.52	\$297.54
- \$500 Deductible	\$88.88	\$231.09	\$88.88	\$173.32	\$257.75	\$88.88	\$177.76	\$159.98	\$266.64
- \$10/\$35/\$70 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$113.76	\$295.78	\$113.76	\$221.83	\$329.90	\$113.76	\$227.52	\$204.77	\$341.28
- \$100 Deductible	\$109.43	\$284.52	\$109.43	\$213.39	\$317.35	\$109.43	\$218.86	\$196.97	\$328.29
- \$150 Deductible	\$105.34	\$273.88	\$105.34	\$205.41	\$305.49	\$105.34	\$210.68	\$189.61	\$316.02
- \$250 Deductible	\$100.72	\$261.87	\$100.72	\$196.40	\$292.09	\$100.72	\$201.44	\$181.30	\$302.16
- \$500 Deductible	\$90.68	\$235.77	\$90.68	\$176.83	\$262.97	\$90.68	\$181.36	\$163.22	\$272.04

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-CopayCoins.Rev1112; RX-SOB-2T-44-LG)
Includes Mandatory Generic

- \$10/50% Retail & 40% Mail Order with a \$3000 brand out-of-pocket limit/\$50	\$89.39	\$232.41	\$89.39	\$174.31	\$259.23	\$89.39	\$178.78	\$160.90	\$268.17
- Contraceptive Rider (Form Number: R-ContraRx&Dev44)*	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

* Rider rate is multiplied by prescription drug rate.

Large Group HMO Drug (Including Mandatory Generic) - New Rates

**HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013
(Tier 1/Tier 2/Tier 3 brand co-pays)**

Available to Large Groups Only

Quarter 3: July - September 2013

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44.Rev1112; RX-SOB-3T-44-LG.Rev0411)
Includes Mandatory Generic

Rider Description	Two Tier Option		Three Tier Option			Four Tier Option			
	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	Family
- \$5/\$15/\$25 co-pay									
- \$0 Deductible	\$257.23	\$668.80	\$257.23	\$501.60	\$745.97	\$257.23	\$514.46	\$463.01	\$771.69
- \$50 Deductible	\$246.73	\$641.50	\$246.73	\$481.12	\$715.52	\$246.73	\$493.46	\$444.11	\$740.19
- \$100 Deductible	\$225.26	\$585.68	\$225.26	\$439.26	\$653.25	\$225.26	\$450.52	\$405.47	\$675.78
- \$150 Deductible	\$211.66	\$550.32	\$211.66	\$412.74	\$613.81	\$211.66	\$423.32	\$380.99	\$634.98
- \$5/\$15/\$25 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$247.65	\$643.89	\$247.65	\$482.92	\$718.19	\$247.65	\$495.30	\$445.77	\$742.95
- \$100 Deductible	\$227.06	\$590.36	\$227.06	\$442.77	\$658.47	\$227.06	\$454.12	\$408.71	\$681.18
- \$150 Deductible	\$214.27	\$557.10	\$214.27	\$417.83	\$621.38	\$214.27	\$428.54	\$385.69	\$642.81
- \$5/\$20/\$40 co-pay									
- \$0 Deductible	\$197.04	\$512.30	\$197.04	\$384.23	\$571.42	\$197.04	\$394.08	\$354.67	\$591.12
- \$50 Deductible	\$186.53	\$484.98	\$186.53	\$363.73	\$540.94	\$186.53	\$373.06	\$335.75	\$559.59
- \$100 Deductible	\$172.51	\$448.53	\$172.51	\$336.39	\$500.28	\$172.51	\$345.02	\$310.52	\$517.53
- \$150 Deductible	\$162.21	\$421.75	\$162.21	\$316.31	\$470.41	\$162.21	\$324.42	\$291.98	\$486.63
- \$5/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$187.27	\$486.90	\$187.27	\$365.18	\$543.08	\$187.27	\$374.54	\$337.09	\$561.81
- \$100 Deductible	\$173.95	\$452.27	\$173.95	\$339.20	\$504.46	\$173.95	\$347.90	\$313.11	\$521.85
- \$150 Deductible	\$163.73	\$425.70	\$163.73	\$319.27	\$474.82	\$163.73	\$327.46	\$294.71	\$491.19
- \$10/\$20/\$30 co-pay									
- \$0 Deductible	\$187.00	\$486.20	\$187.00	\$364.65	\$542.30	\$187.00	\$374.00	\$336.60	\$561.00
- \$50 Deductible	\$176.50	\$458.90	\$176.50	\$344.18	\$511.85	\$176.50	\$353.00	\$317.70	\$529.50
- \$100 Deductible	\$163.55	\$425.23	\$163.55	\$318.92	\$474.30	\$163.55	\$327.10	\$294.39	\$490.65
- \$150 Deductible	\$154.09	\$400.63	\$154.09	\$300.48	\$446.86	\$154.09	\$308.18	\$277.36	\$462.27
- \$10/\$20/\$30 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$177.01	\$460.23	\$177.01	\$345.17	\$513.33	\$177.01	\$354.02	\$318.62	\$531.03
- \$100 Deductible	\$164.56	\$427.86	\$164.56	\$320.89	\$477.22	\$164.56	\$329.12	\$296.21	\$493.68
- \$150 Deductible	\$155.48	\$404.25	\$155.48	\$303.19	\$450.89	\$155.48	\$310.96	\$279.86	\$466.44
- \$10/\$20/\$40 co-pay									
- \$0 Deductible	\$181.03	\$470.68	\$181.03	\$353.01	\$524.99	\$181.03	\$362.06	\$325.85	\$543.09
- \$50 Deductible	\$170.50	\$443.30	\$170.50	\$332.48	\$494.45	\$170.50	\$341.00	\$306.90	\$511.50
- \$100 Deductible	\$158.55	\$412.23	\$158.55	\$309.17	\$459.80	\$158.55	\$317.10	\$285.39	\$475.65
- \$150 Deductible	\$148.94	\$387.24	\$148.94	\$290.43	\$431.93	\$148.94	\$297.88	\$268.09	\$446.82
- \$10/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$171.00	\$444.60	\$171.00	\$333.45	\$495.90	\$171.00	\$342.00	\$307.80	\$513.00
- \$100 Deductible	\$159.52	\$414.75	\$159.52	\$311.06	\$462.61	\$159.52	\$319.04	\$287.14	\$478.56
- \$150 Deductible	\$150.38	\$390.99	\$150.38	\$293.24	\$436.10	\$150.38	\$300.76	\$270.68	\$451.14
- \$10/\$25/\$50 co-pay									
- \$0 Deductible	\$141.81	\$368.71	\$141.81	\$276.53	\$411.25	\$141.81	\$283.62	\$255.26	\$425.43
- \$50 Deductible	\$131.34	\$341.48	\$131.34	\$256.11	\$380.89	\$131.34	\$262.68	\$236.41	\$394.02
- \$100 Deductible	\$123.99	\$322.37	\$123.99	\$241.78	\$359.57	\$123.99	\$247.98	\$223.18	\$371.97
- \$150 Deductible	\$116.67	\$303.34	\$116.67	\$227.51	\$338.34	\$116.67	\$233.34	\$210.01	\$350.01
- \$10/\$25/\$50 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$131.73	\$342.50	\$131.73	\$256.87	\$382.02	\$131.73	\$263.46	\$237.11	\$395.19
- \$100 Deductible	\$124.76	\$324.38	\$124.76	\$243.28	\$361.80	\$124.76	\$249.52	\$224.57	\$374.28
- \$150 Deductible	\$117.39	\$305.21	\$117.39	\$228.91	\$340.43	\$117.39	\$234.78	\$211.30	\$352.17
- \$10/\$35/\$70 co-pay									
- \$0 Deductible	\$122.80	\$319.28	\$122.80	\$239.46	\$356.12	\$122.80	\$245.60	\$221.04	\$368.40
- \$50 Deductible	\$117.36	\$305.14	\$117.36	\$228.85	\$340.34	\$117.36	\$234.72	\$211.25	\$352.08
- \$100 Deductible	\$112.50	\$292.50	\$112.50	\$219.38	\$326.25	\$112.50	\$225.00	\$202.50	\$337.50
- \$150 Deductible	\$108.21	\$281.35	\$108.21	\$211.01	\$313.81	\$108.21	\$216.42	\$194.78	\$324.63
- \$250 Deductible	\$102.90	\$267.54	\$102.90	\$200.66	\$298.41	\$102.90	\$205.80	\$185.22	\$308.70
- \$500 Deductible	\$92.21	\$239.75	\$92.21	\$179.81	\$267.41	\$92.21	\$184.42	\$165.98	\$276.63
- \$10/\$35/\$70 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$118.03	\$306.88	\$118.03	\$230.16	\$342.29	\$118.03	\$236.06	\$212.45	\$354.09
- \$100 Deductible	\$113.53	\$295.18	\$113.53	\$221.38	\$329.24	\$113.53	\$227.06	\$204.35	\$340.59
- \$150 Deductible	\$109.29	\$284.15	\$109.29	\$213.12	\$316.94	\$109.29	\$218.58	\$196.72	\$327.87
- \$250 Deductible	\$104.50	\$271.70	\$104.50	\$203.78	\$303.05	\$104.50	\$209.00	\$188.10	\$313.50
- \$500 Deductible	\$94.08	\$244.61	\$94.08	\$183.46	\$272.83	\$94.08	\$188.16	\$169.34	\$282.24

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-CopayCoins.Rev1112; RX-SOB-2T-44-LG)
Includes Mandatory Generic

- \$10/50% Retail & 40% Mail Order with a \$3000 brand out-of-pocket limit/\$50	\$92.74	\$241.12	\$92.74	\$180.84	\$268.95	\$92.74	\$185.48	\$166.93	\$278.22
- Contraceptive Rider (Form Number: R-ContrRx&Dev44)*	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

* Rider rate is multiplied by prescription drug rate.

Large Group HMO Drug (Including Mandatory Generic) - New Rates

**HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013
(Tier 1/Tier 2/Tier 3 brand co-pays)**

Available to Large Groups Only

Quarter 4: October - December 2013

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44.Rev1112; RX-SOB-3T-44-LG.Rev0411)
Includes Mandatory Generic

Rider Description	Two Tier Option		Three Tier Option			Four Tier Option			Family
	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	
- \$5/\$15/\$25 co-pay									
- \$0 Deductible	\$266.88	\$693.89	\$266.88	\$520.42	\$773.95	\$266.88	\$533.76	\$480.38	\$800.64
- \$50 Deductible	\$255.98	\$665.55	\$255.98	\$499.16	\$742.34	\$255.98	\$511.96	\$460.76	\$767.94
- \$100 Deductible	\$233.71	\$607.65	\$233.71	\$455.73	\$677.76	\$233.71	\$467.42	\$420.68	\$701.13
- \$150 Deductible	\$219.60	\$570.96	\$219.60	\$428.22	\$636.84	\$219.60	\$439.20	\$395.28	\$658.80
- \$5/\$15/\$25 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$256.94	\$668.04	\$256.94	\$501.03	\$745.13	\$256.94	\$513.88	\$462.49	\$770.82
- \$100 Deductible	\$235.57	\$612.48	\$235.57	\$459.36	\$683.15	\$235.57	\$471.14	\$424.03	\$706.71
- \$150 Deductible	\$222.31	\$578.01	\$222.31	\$433.50	\$644.70	\$222.31	\$444.62	\$400.16	\$666.93
- \$5/\$20/\$40 co-pay									
- \$0 Deductible	\$204.43	\$531.52	\$204.43	\$398.64	\$592.85	\$204.43	\$408.86	\$367.97	\$613.29
- \$50 Deductible	\$193.52	\$503.15	\$193.52	\$377.36	\$561.21	\$193.52	\$387.04	\$348.34	\$580.56
- \$100 Deductible	\$178.98	\$465.35	\$178.98	\$349.01	\$519.04	\$178.98	\$357.96	\$322.16	\$536.94
- \$150 Deductible	\$168.29	\$437.55	\$168.29	\$328.17	\$488.04	\$168.29	\$336.58	\$302.92	\$504.87
- \$5/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$194.29	\$505.15	\$194.29	\$378.87	\$563.44	\$194.29	\$388.58	\$349.72	\$582.87
- \$100 Deductible	\$180.47	\$469.22	\$180.47	\$351.92	\$523.36	\$180.47	\$360.94	\$324.85	\$541.41
- \$150 Deductible	\$169.87	\$441.66	\$169.87	\$331.25	\$492.62	\$169.87	\$339.74	\$305.77	\$509.61
- \$10/\$20/\$30 co-pay									
- \$0 Deductible	\$194.01	\$504.43	\$194.01	\$378.32	\$562.63	\$194.01	\$388.02	\$349.22	\$582.03
- \$50 Deductible	\$183.12	\$476.11	\$183.12	\$357.08	\$531.05	\$183.12	\$366.24	\$329.62	\$549.36
- \$100 Deductible	\$169.68	\$441.17	\$169.68	\$330.88	\$492.07	\$169.68	\$339.36	\$305.42	\$509.04
- \$150 Deductible	\$159.87	\$415.66	\$159.87	\$311.75	\$463.62	\$159.87	\$319.74	\$287.77	\$479.61
- \$10/\$20/\$30 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$183.65	\$477.49	\$183.65	\$358.12	\$532.59	\$183.65	\$367.30	\$330.57	\$550.95
- \$100 Deductible	\$170.73	\$443.90	\$170.73	\$332.92	\$495.12	\$170.73	\$341.46	\$307.31	\$512.19
- \$150 Deductible	\$161.31	\$419.41	\$161.31	\$314.55	\$467.80	\$161.31	\$322.62	\$290.36	\$483.93
- \$10/\$20/\$40 co-pay									
- \$0 Deductible	\$187.82	\$488.33	\$187.82	\$366.25	\$544.68	\$187.82	\$375.64	\$338.08	\$563.46
- \$50 Deductible	\$176.89	\$459.91	\$176.89	\$344.94	\$512.98	\$176.89	\$353.78	\$318.40	\$530.67
- \$100 Deductible	\$164.50	\$427.70	\$164.50	\$320.78	\$477.05	\$164.50	\$329.00	\$296.10	\$493.50
- \$150 Deductible	\$154.53	\$401.78	\$154.53	\$301.33	\$448.14	\$154.53	\$309.06	\$278.15	\$463.59
- \$10/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$177.41	\$461.27	\$177.41	\$345.95	\$514.49	\$177.41	\$354.82	\$319.34	\$532.23
- \$100 Deductible	\$165.50	\$430.30	\$165.50	\$322.73	\$479.95	\$165.50	\$331.00	\$297.90	\$496.50
- \$150 Deductible	\$156.02	\$405.65	\$156.02	\$304.24	\$452.46	\$156.02	\$312.04	\$280.84	\$468.06
- \$10/\$25/\$50 co-pay									
- \$0 Deductible	\$147.13	\$382.54	\$147.13	\$286.90	\$426.68	\$147.13	\$294.26	\$264.83	\$441.39
- \$50 Deductible	\$136.27	\$354.30	\$136.27	\$265.73	\$395.18	\$136.27	\$272.54	\$245.29	\$408.81
- \$100 Deductible	\$128.64	\$334.46	\$128.64	\$250.85	\$373.06	\$128.64	\$257.28	\$231.55	\$385.92
- \$150 Deductible	\$121.05	\$314.73	\$121.05	\$236.05	\$351.05	\$121.05	\$242.10	\$217.89	\$363.15
- \$10/\$25/\$50 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$136.67	\$355.34	\$136.67	\$266.51	\$396.34	\$136.67	\$273.34	\$246.01	\$410.01
- \$100 Deductible	\$129.44	\$336.54	\$129.44	\$252.41	\$375.38	\$129.44	\$258.88	\$232.99	\$388.32
- \$150 Deductible	\$121.79	\$316.65	\$121.79	\$237.49	\$353.19	\$121.79	\$243.58	\$219.22	\$365.37
- \$10/\$35/\$70 co-pay									
- \$0 Deductible	\$127.41	\$331.27	\$127.41	\$248.45	\$369.49	\$127.41	\$254.82	\$229.34	\$382.23
- \$50 Deductible	\$121.76	\$316.58	\$121.76	\$237.43	\$353.10	\$121.76	\$243.52	\$219.17	\$365.28
- \$100 Deductible	\$116.72	\$303.47	\$116.72	\$227.60	\$338.49	\$116.72	\$233.44	\$210.10	\$350.16
- \$150 Deductible	\$112.27	\$291.90	\$112.27	\$218.93	\$325.58	\$112.27	\$224.54	\$202.09	\$336.81
- \$250 Deductible	\$106.76	\$277.58	\$106.76	\$208.18	\$309.60	\$106.76	\$213.52	\$192.17	\$320.28
- \$500 Deductible	\$95.67	\$248.74	\$95.67	\$186.56	\$277.44	\$95.67	\$191.34	\$172.21	\$287.01
- \$10/\$35/\$70 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$122.46	\$318.40	\$122.46	\$238.80	\$355.13	\$122.46	\$244.92	\$220.43	\$367.38
- \$100 Deductible	\$117.79	\$306.25	\$117.79	\$229.69	\$341.59	\$117.79	\$235.58	\$212.02	\$353.37
- \$150 Deductible	\$113.39	\$294.81	\$113.39	\$221.11	\$328.83	\$113.39	\$226.78	\$204.10	\$340.17
- \$250 Deductible	\$108.42	\$281.89	\$108.42	\$211.42	\$314.42	\$108.42	\$216.84	\$195.16	\$325.26
- \$500 Deductible	\$97.61	\$253.79	\$97.61	\$190.34	\$283.07	\$97.61	\$195.22	\$175.70	\$292.83

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-CopayCoins.Rev1112; RX-SOB-2T-44-LG)
Includes Mandatory Generic

- \$10/50% Retail & 40% Mail Order with a \$3000 brand out-of-pocket limit/\$50	\$96.22	\$250.17	\$96.22	\$187.63	\$279.04	\$96.22	\$192.44	\$173.20	\$288.66
- Contraceptive Rider (Form Number: R-ContrRx&Dev44)*	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

* Rider rate is multiplied by prescription drug rate.

Large Group HMO Drug (Including Mandatory Generic) - New Rates

**HMO Prescription Drug Riders
Group Monthly Rates Effective May 1, 2013
(Tier 1/Tier 2/Tier 3 brand co-pays)**

Available to Large Groups Only

Quarter 1: January - March 2014

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44.Rev1112; RX-SOB-3T-44-LG.Rev0411)
Includes Mandatory Generic

Rider Description	Two Tier Option		Three Tier Option			Four Tier Option			Family
	Individual	Family	Individual	2-Party	Family	Individual	H/W	P/Ch(ren)	
- \$5/\$15/\$25 co-pay									
- \$0 Deductible	\$276.89	\$719.91	\$276.89	\$539.94	\$802.98	\$276.89	\$553.78	\$498.40	\$830.67
- \$50 Deductible	\$265.58	\$690.51	\$265.58	\$517.88	\$770.18	\$265.58	\$531.16	\$478.04	\$796.74
- \$100 Deductible	\$242.47	\$630.42	\$242.47	\$472.82	\$703.16	\$242.47	\$484.94	\$436.45	\$727.41
- \$150 Deductible	\$227.84	\$592.38	\$227.84	\$444.29	\$660.74	\$227.84	\$455.68	\$410.11	\$683.52
- \$5/\$15/\$25 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$266.58	\$693.11	\$266.58	\$519.83	\$773.08	\$266.58	\$533.16	\$479.84	\$799.74
- \$100 Deductible	\$244.40	\$635.44	\$244.40	\$476.58	\$708.76	\$244.40	\$488.80	\$439.92	\$733.20
- \$150 Deductible	\$230.65	\$599.69	\$230.65	\$449.77	\$668.89	\$230.65	\$461.30	\$415.17	\$691.95
- \$5/\$20/\$40 co-pay									
- \$0 Deductible	\$212.10	\$551.46	\$212.10	\$413.60	\$615.09	\$212.10	\$424.20	\$381.78	\$636.30
- \$50 Deductible	\$200.78	\$522.03	\$200.78	\$391.52	\$582.26	\$200.78	\$401.56	\$361.40	\$602.34
- \$100 Deductible	\$185.69	\$482.79	\$185.69	\$362.10	\$538.50	\$185.69	\$371.38	\$334.24	\$557.07
- \$150 Deductible	\$174.60	\$453.96	\$174.60	\$340.47	\$506.34	\$174.60	\$349.20	\$314.28	\$523.80
- \$5/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$201.58	\$524.11	\$201.58	\$393.08	\$584.58	\$201.58	\$403.16	\$362.84	\$604.74
- \$100 Deductible	\$187.24	\$486.82	\$187.24	\$365.12	\$543.00	\$187.24	\$374.48	\$337.03	\$561.72
- \$150 Deductible	\$176.24	\$458.22	\$176.24	\$343.67	\$511.10	\$176.24	\$352.48	\$317.23	\$528.72
- \$10/\$20/\$30 co-pay									
- \$0 Deductible	\$201.29	\$523.35	\$201.29	\$392.52	\$583.74	\$201.29	\$402.58	\$362.32	\$603.87
- \$50 Deductible	\$189.99	\$493.97	\$189.99	\$370.48	\$550.97	\$189.99	\$379.98	\$341.98	\$569.97
- \$100 Deductible	\$176.04	\$457.70	\$176.04	\$343.28	\$510.52	\$176.04	\$352.08	\$316.87	\$528.12
- \$150 Deductible	\$165.87	\$431.26	\$165.87	\$323.45	\$481.02	\$165.87	\$331.74	\$298.57	\$497.61
- \$10/\$20/\$30 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$190.54	\$495.40	\$190.54	\$371.55	\$552.57	\$190.54	\$381.08	\$342.97	\$571.62
- \$100 Deductible	\$177.13	\$460.54	\$177.13	\$345.40	\$513.68	\$177.13	\$354.26	\$318.83	\$531.39
- \$150 Deductible	\$167.36	\$435.14	\$167.36	\$326.35	\$485.34	\$167.36	\$334.72	\$301.25	\$502.08
- \$10/\$20/\$40 co-pay									
- \$0 Deductible	\$194.86	\$506.64	\$194.86	\$379.98	\$565.09	\$194.86	\$389.72	\$350.75	\$584.58
- \$50 Deductible	\$183.52	\$477.15	\$183.52	\$357.86	\$532.21	\$183.52	\$367.04	\$330.34	\$550.56
- \$100 Deductible	\$170.67	\$443.74	\$170.67	\$332.81	\$494.94	\$170.67	\$341.34	\$307.21	\$512.01
- \$150 Deductible	\$160.32	\$416.83	\$160.32	\$312.62	\$464.93	\$160.32	\$320.64	\$288.58	\$480.96
- \$10/\$20/\$40 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$184.06	\$478.56	\$184.06	\$358.92	\$533.77	\$184.06	\$368.12	\$331.31	\$552.18
- \$100 Deductible	\$171.71	\$446.45	\$171.71	\$334.83	\$497.96	\$171.71	\$343.42	\$309.08	\$515.13
- \$150 Deductible	\$161.87	\$420.86	\$161.87	\$315.65	\$469.42	\$161.87	\$323.74	\$291.37	\$485.61
- \$10/\$25/\$50 co-pay									
- \$0 Deductible	\$152.65	\$396.89	\$152.65	\$297.67	\$442.69	\$152.65	\$305.30	\$274.77	\$457.95
- \$50 Deductible	\$141.38	\$367.59	\$141.38	\$275.69	\$410.00	\$141.38	\$282.76	\$254.48	\$424.14
- \$100 Deductible	\$133.46	\$347.00	\$133.46	\$260.25	\$387.03	\$133.46	\$266.92	\$240.23	\$400.38
- \$150 Deductible	\$125.59	\$326.53	\$125.59	\$244.90	\$364.21	\$125.59	\$251.18	\$226.06	\$376.77
- \$10/\$25/\$50 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$141.80	\$368.68	\$141.80	\$276.51	\$411.22	\$141.80	\$283.60	\$255.24	\$425.40
- \$100 Deductible	\$134.29	\$349.15	\$134.29	\$261.87	\$389.44	\$134.29	\$268.58	\$241.72	\$402.87
- \$150 Deductible	\$126.36	\$328.54	\$126.36	\$246.40	\$366.44	\$126.36	\$252.72	\$227.45	\$379.08
- \$10/\$35/\$70 co-pay									
- \$0 Deductible	\$132.19	\$343.69	\$132.19	\$257.77	\$383.35	\$132.19	\$264.38	\$237.94	\$396.57
- \$50 Deductible	\$126.33	\$328.46	\$126.33	\$246.34	\$366.36	\$126.33	\$252.66	\$227.39	\$378.99
- \$100 Deductible	\$121.10	\$314.86	\$121.10	\$236.15	\$351.19	\$121.10	\$242.20	\$217.98	\$363.30
- \$150 Deductible	\$116.48	\$302.85	\$116.48	\$227.14	\$337.79	\$116.48	\$232.96	\$209.66	\$349.44
- \$250 Deductible	\$110.76	\$287.98	\$110.76	\$215.98	\$321.20	\$110.76	\$221.52	\$199.37	\$332.28
- \$500 Deductible	\$99.26	\$258.08	\$99.26	\$193.56	\$287.85	\$99.26	\$198.52	\$178.67	\$297.78
- \$10/\$35/\$70 co-pay with Tier 1 Generic Exemption from Deductible									
- \$50 Deductible	\$127.05	\$330.33	\$127.05	\$247.75	\$368.45	\$127.05	\$254.10	\$228.69	\$381.15
- \$100 Deductible	\$122.21	\$317.75	\$122.21	\$238.31	\$354.41	\$122.21	\$244.42	\$219.98	\$366.63
- \$150 Deductible	\$117.64	\$305.86	\$117.64	\$229.40	\$341.16	\$117.64	\$235.28	\$211.75	\$352.92
- \$250 Deductible	\$112.49	\$292.47	\$112.49	\$219.36	\$326.22	\$112.49	\$224.98	\$202.48	\$337.47
- \$500 Deductible	\$101.27	\$263.30	\$101.27	\$197.48	\$293.68	\$101.27	\$202.54	\$182.29	\$303.81

Excluding coverage of oral contraceptives (Form Number: RX-NOC-44-CopayCoins.Rev1112; RX-SOB-2T-44-LG)
Includes Mandatory Generic

- \$10/50% Retail & 40% Mail Order with a \$3000 brand out-of-pocket limit/\$50	\$99.83	\$259.56	\$99.83	\$194.67	\$289.51	\$99.83	\$199.66	\$179.69	\$299.49
- Contraceptive Rider (Form Number: R-ContraRx&Dev44)*	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

* Rider rate is multiplied by prescription drug rate.