

**Empire Plan Prescription Drug Program  
Selected Financial Data**

Sep-11

**MONTHLY PREMIUM RATES**

Effective Date of Rate	Empire Plan (1)		Student Employee Health Plan		Excelsior Plan	
	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>
1/1/2008	\$158.96	\$320.74	\$25.59	\$63.19	n/a	n/a
1/1/2009	\$148.21	\$307.13	\$26.07	\$68.10	\$117.23	\$242.94
1/1/2010	\$152.37	\$309.78	\$26.55	\$53.58	\$122.87	\$249.82
1/1/2011	\$176.55	\$356.02	\$31.30	\$64.54	\$145.28	\$292.87
10/1/2011	\$171.72	\$353.33	n/a	n/a	n/a	n/a
1/1/2012	\$175.15	\$357.73	\$27.48	\$64.85	\$137.96	\$281.78

**ENROLLMENT Empire Plan (2)**

Year	Active		Retired (3)		COBRA (4)		Total Contracts
	Individual	Family	Individual	Family	Individual	Family	
2008	109,458	192,345	117,488	95,372	1,572	290	516,525
2009	109,922	193,230	119,758	96,327	1,943	374	521,554
2010	112,356	190,516	124,723	97,277	2,963	621	528,456
2011	103,428	188,927	129,167	102,381	1,707	529	526,139

**ENROLLMENT Excelsior Plan (1)**

Year	Active		Retired (3)		COBRA (4)		Total Contracts
	Individual	Family	Individual	Family	Individual	Family	
2009	101	138	29	8	0	1	277
2010	67	75	28	8	1	1	180
2011	19	15	21	5	1	0	61

**Student Employee Health Plan (SEHP) (1)**

Year	Active		COBRA (4)		Total Contracts
	Individual	Family	Individual	Family	
2008	3,076	430	168	10	3,684
2009	4,111	547	189	19	4,866
2010	4,351	643	314	31	5,339
2011	4,346	710	342	44	5,442

(1) Represents the premium rates for the most common plan design (flexible formulary and speciality drug pharmacy).

(2) Represents the monthly average "with drug coverage" enrollment for the respective periods.

(3) Represents all non-actively employed, non-COBRA enrollees, ie., retirees, dependent survivors, preferred list enrollees, vestees, etc.

(4) 2010 & 2011 COBRA Individual Coverage enrollment figures include Young Adult Program enrollees.

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**EXPERIENCE**

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011 (1)</u>
Premium	\$1,538,219,591	1,486,982,329	1,513,185,465	\$ 1,752,977,876
Paid Claims (2)	1,293,336,783	1,322,072,045	1,429,101,185	1,550,513,769
Change in Reserves	44,360,258	(1,255,143)	(41,327,545)	1,469,801
Incurred Claims	\$ 1,337,697,041	\$ 1,320,816,902	\$ 1,387,773,640	\$ 1,551,983,570
Retention	71,730,851	87,921,602	83,677,059	88,759,848
Dividend (Loss)	\$ 128,791,699	\$ 78,243,825	\$ 41,734,766	\$ 112,234,458

(1) Projected by Carrier as of September 30, 2011

(2) Includes formulary rebates.