EMPIRE PLAN
Participating Agency Premium Rates
Comparison of 2001 and Projected 2002 Rates

CORE ONLY

	Gross Rates (1)			Net Rates (2)		
	2001	**2002**	**% Change**	**2001**	**2002**	**% Change**
Plan Prime:						
Individual						
Optimistic	293.01	321.83	9.8%	283.24	315.88	11.5%
Best Estimate	293.01	328.18	12.0%	283.24	322.23	13.8%
Pessimistic	293.01	336.17	14.7%	283.24	330.22	16.6%
Family						
Optimistic	608.59	671.91	10.4%	588.51	659.29	12.0%
Best Estimate	608.59	685.23	12.6%	588.51	672.61	14.3%
Pessimistic	608.59	702.00	15.3%	588.51	689.38	17.1%
MediPrime:						
Individual						
Optimistic	236.42	246.53	4.3%	230.99	240.86	4.3%
Best Estimate	236.42	251.41	6.3%	230.99	245.74	6.4%
Pessimistic	236.42	257.12	8.8%	230.99	251.45	8.9%
Family -1						
Optimistic	553.16	597.65	8.0%	537.43	585.29	8.9%
Best Estimate	553.16	609.50	10.2%	537.43	597.14	11.1%
Pessimistic	553.16	624.01	12.8%	537.43	611.65	13.8%
Family-2						
Optimistic	495.31	521.19	5.2%	483.91	509.12	5.2%
Best Estimate	495.31	531.60	7.3%	483.91	519.53	7.4%
Pessimistic	495.31	543.83	9.8%	483.91	531.76	9.9%

(1) Represents premiums charged by the carriers.
(2) Represents cost to a participating agency.

EMPIRE PLAN
Participating Agency Premium Rates

Comparison of 2001 and Projected 2002 Rates

CORE PLUS MEDICAL ENHANCEMENT

	Gross Rates (1)			Net Rates (2)		
	2001	**2002**	**% Change**	**2001**	**2002**	**% Change**
Plan Prime:						
Individual						
Optimistic	323.21	355.14	9.9%	312.44	345.35	10.5%
Best Estimate	323.21	362.10	12.0%	312.44	352.31	12.8%
Pessimistic	323.21	370.60	14.7%	312.44	360.81	15.5%
Family						
Optimistic	668.99	739.13	10.5%	646.91	718.84	11.1%
Best Estimate	668.99	753.68	12.7%	646.91	733.39	13.4%
Pessimistic	668.99	771.49	15.3%	646.91	751.20	16.1%
MediPrime:						
Individual						
Optimistic	245.51	257.02	4.7%	239.82	250.33	4.4%
Best Estimate	245.51	262.09	6.8%	239.82	255.40	6.5%
Pessimistic	245.51	267.97	9.1%	239.82	261.28	8.9%
Family -1						
Optimistic	592.45	642.05	8.4%	575.44	624.84	8.6%
Best Estimate	592.45	654.71	10.5%	575.44	637.50	10.8%
Pessimistic	592.45	669.91	13.1%	575.44	652.70	13.4%
Family-2						
Optimistic	513.49	542.78	5.7%	501.56	528.70	5.4%
Best Estimate	513.49	553.58	7.8%	501.56	539.50	7.6%
Pessimistic	513.49	566.14	10.3%	501.56	552.06	10.1%

(1) Represents premiums charged by the carriers.
(2) Represents cost to a participating agency.

CORE PLUS MEDICAL & PSYCHIATRIC ENHANCEMENTS

	Gross Rates (1)			Net Rates (2)		
	2001	2002	% Change	2001	2002	% Change
Plan Prime:						
Individual						
Optimistic	325.23	356.85	9.7%	314.26	347.06	10.4%
Best Estimate	325.23	363.90	11.9%	314.26	354.11	12.7%
Pessimistic	325.23	372.48	14.5%	314.26	362.69	15.4%
Family						
Optimistic	673.67	743.10	10.3%	651.09	722.80	11.0%
Best Estimate	673.67	757.85	12.5%	651.09	737.55	13.3%
Pessimistic	673.67	775.87	15.2%	651.09	755.57	16.0%
MediPrime:						
Individual						
Optimistic	245.64	257.19	4.7%	239.94	250.50	4.4%
Best Estimate	245.64	262.27	6.8%	239.94	255.58	6.5%
Pessimistic	245.64	268.15	9.2%	239.94	261.46	9.0%
Family -1						
Optimistic	595.25	644.48	8.3%	577.95	627.27	8.5%
Best Estimate	595.25	657.26	10.4%	577.95	640.05	10.7%
Pessimistic	595.25	672.59	13.0%	577.95	655.38	13.4%
Family-2						
Optimistic	514.40	543.67	5.7%	502.37	529.59	5.4%
Best Estimate	514.40	554.51	7.8%	502.37	540.43	7.6%
Pessimistic	514.40	567.12	10.2%	502.37	553.04	10.1%

(1) Represents premiums charged by the carriers.
(2) Represents cost to a participating agency.