EMPIRE PLAN
Participating Agency Premium Rates
Comparison of 2002 and Projected 2003 Rates

CORE ONLY

	Gross Rates (1)			Net Rates (2)		
	2002	**2003**	**% Change**	**2002**	**2003**	**% Change**
Plan Prime:						
Individual						
Optimistic	320.42	356.07	11.1%	315.11	345.57	9.7%
Best Estimate	320.42	366.70	14.4%	315.11	356.20	13.0%
Pessimistic	320.42	377.61	17.8%	315.11	367.11	16.5%
Family						
Optimistic	674.55	749.17	11.1%	663.24	727.48	9.7%
Best Estimate	674.55	771.65	14.4%	663.24	749.96	13.1%
Pessimistic	674.55	794.68	17.8%	663.24	772.99	16.5%
MediPrime:						
Individual						
Optimistic	249.75	291.44	16.7%	244.60	283.14	15.8%
Best Estimate	249.75	296.58	18.8%	244.60	288.28	17.9%
Pessimistic	249.75	301.85	20.9%	244.60	293.55	20.0%
Family -1						
Optimistic	603.88	684.52	13.4%	592.72	665.03	12.2%
Best Estimate	603.88	701.51	16.2%	592.72	682.02	15.1%
Pessimistic	603.88	718.91	19.0%	592.72	699.42	18.0%
Family-2						
Optimistic	533.22	619.89	16.3%	522.22	602.60	15.4%
Best Estimate	533.22	631.38	18.4%	522.22	614.09	17.6%
Pessimistic	533.22	643.15	20.6%	522.22	625.86	19.8%

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

EMPIRE PLAN
Participating Agency Premium Rates
Comparison of 2002 and Projected 2003 Rates

CORE PLUS MEDICAL ENHANCEMENT

	Gross Rates (1)			Net Rates (2)		
	2002	2003	% Change	2002	2003	% Change
Plan Prime:						
Individual						
Optimistic	352.10	389.81	10.7%	343.04	375.11	9.3%
Best Estimate	352.10	402.22	14.2%	343.04	387.52	13.0%
Pessimistic	352.10	414.90	17.8%	343.04	400.20	16.7%
Family						
Optimistic	738.98	817.80	10.7%	720.19	787.72	9.4%
Best Estimate	738.98	843.89	14.2%	720.19	813.81	13.0%
Pessimistic	738.98	870.53	17.8%	720.19	840.45	16.7%
MediPrime:						
Individual						
Optimistic	259.76	302.10	16.3%	253.62	292.54	15.3%
Best Estimate	259.76	307.80	18.5%	253.62	298.24	17.6%
Pessimistic	259.76	313.63	20.7%	253.62	304.07	19.9%
Family -1						
Optimistic	646.65	730.07	12.9%	630.76	705.11	11.8%
Best Estimate	646.65	749.46	15.9%	630.76	724.50	14.9%
Pessimistic	646.65	769.26	19.0%	630.76	744.30	18.0%
Family-2						
Optimistic	554.32	642.36	15.9%	541.36	622.54	15.0%
Best Estimate	554.32	655.03	18.2%	541.36	635.21	17.3%
Pessimistic	554.32	667.99	20.5%	541.36	648.17	19.7%

CORE PLUS MEDICAL & PSYCHIATRIC ENHANCEMENTS

	Gross Rates (1)	Net Rates (2)

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

EMPIRE PLAN
Participating Agency Premium Rates
Comparison of 2002 and Projected 2003 Rates

	2002	2003	% Change	2002	2003	% Change
Plan Prime:						
Individual						
Optimistic	353.81	391.52	10.7%	344.66	376.82	9.3%
Best Estimate	353.81	404.02	14.2%	344.66	389.32	13.0%
Pessimistic	353.81	416.80	17.8%	344.66	402.10	16.7%
Family						
Optimistic	742.98	821.78	10.6%	723.97	791.68	9.4%
Best Estimate	742.98	848.09	14.1%	723.97	817.99	13.0%
Pessimistic	742.98	874.95	17.8%	723.97	844.85	16.7%
MediPrime:						
Individual						
Optimistic	259.96	302.30	16.3%	253.82	292.74	15.3%
Best Estimate	259.96	308.01	18.5%	253.82	298.45	17.6%
Pessimistic	259.96	313.85	20.7%	253.82	304.29	19.9%
Family -1						
Optimistic	649.14	732.55	12.8%	633.13	707.59	11.8%
Best Estimate	649.14	752.07	15.9%	633.13	727.11	14.8%
Pessimistic	649.14	772.01	18.9%	633.13	747.05	18.0%
Family-2						
Optimistic	555.29	643.33	15.9%	542.29	623.51	15.0%
Best Estimate	555.29	656.05	18.1%	542.29	636.23	17.3%
Pessimistic	555.29	669.07	20.5%	542.29	649.25	19.7%

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