

| <b>EMPIRE PLAN</b><br><b>PA 5 TIER GROUP RATES</b><br><b>1995 - 2003 Monthly Rates</b>                                                          |                  |             |                |             |
|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------|----------------|-------------|
| Core plus<br>Med. & Psych. Enh.                                                                                                                 | Gross<br>Rate(1) | %<br>Change | Net<br>Rate(2) | %<br>Change |
| <b>Individual Planprime</b>                                                                                                                     |                  |             |                |             |
| 1995                                                                                                                                            | 214.70           |             | 193.54         |             |
| 1996 (3)                                                                                                                                        | 234.59           | 9.3%        | 207.66         | 7.3%        |
| 1997                                                                                                                                            | 261.80           | 11.6%       | 240.22         | 15.7%       |
| 1998                                                                                                                                            | 267.89           | 2.3%        | 246.07         | 2.4%        |
| 1999                                                                                                                                            | 279.56           | 4.4%        | 261.18         | 6.1%        |
| 2000                                                                                                                                            | 294.94           | 5.5%        | 286.53         | 9.7%        |
| 2001                                                                                                                                            | 325.23           | 10.3%       | 314.26         | 9.7%        |
| 2002                                                                                                                                            | 353.81           | 8.8%        | 344.66         | 9.7%        |
| 2003 Projected                                                                                                                                  | 404.02           | 14.2%       | 389.32         | 13.0%       |
| <b><u>Average Percent Increase</u></b>                                                                                                          |                  |             |                |             |
| From Inception of 5 Tier Structure (1996)                                                                                                       |                  | 8.3%        |                | 9.2%        |
| <b>Family Planprime</b>                                                                                                                         |                  |             |                |             |
| 1995                                                                                                                                            | 486.99           |             | 440.35         |             |
| 1996 (3)                                                                                                                                        | 521.96           | 7.2%        | 459.16         | 4.3%        |
| 1997                                                                                                                                            | 537.96           | 3.1%        | 489.22         | 6.5%        |
| 1998                                                                                                                                            | 552.00           | 2.6%        | 503.78         | 3.0%        |
| 1999                                                                                                                                            | 573.33           | 3.9%        | 531.89         | 5.6%        |
| 2000                                                                                                                                            | 607.33           | 5.9%        | 590.16         | 11.0%       |
| 2001                                                                                                                                            | 673.67           | 10.9%       | 651.09         | 10.3%       |
| 2002                                                                                                                                            | 742.98           | 10.3%       | 723.97         | 11.2%       |
| 2003 Projected                                                                                                                                  | 848.09           | 14.1%       | 817.99         | 13.0%       |
| <b><u>Average Percent Increase</u></b>                                                                                                          |                  |             |                |             |
| From Inception of 5 Tier Structure (1996)                                                                                                       |                  | 7.3%        |                | 8.1%        |
| <b>Individual Medprime</b>                                                                                                                      |                  |             |                |             |
| 1995                                                                                                                                            | 214.70           |             | 193.54         |             |
| 1996 (3)                                                                                                                                        | 158.65           | -26.1%      | 131.72         | -31.9%      |
| 1997                                                                                                                                            | 150.53           | -5.1%       | 129.28         | -1.9%       |
| 1998                                                                                                                                            | 167.91           | 11.5%       | 151.34         | 17.1%       |
| 1999                                                                                                                                            | 186.46           | 11.0%       | 175.61         | 16.0%       |
| 2000                                                                                                                                            | 217.94           | 16.9%       | 214.25         | 22.0%       |
| 2001                                                                                                                                            | 245.64           | 12.7%       | 239.94         | 12.0%       |
| 2002                                                                                                                                            | 259.96           | 5.8%        | 253.82         | 5.8%        |
| 2003 Projected                                                                                                                                  | 308.01           | 18.5%       | 298.45         | 17.6%       |
| <b><u>Average Percent Increase</u></b>                                                                                                          |                  |             |                |             |
| From Inception of 5 Tier Structure (1996)                                                                                                       |                  | 5.7%        |                | 7.1%        |
| <b>Family - 1 Medprime</b>                                                                                                                      |                  |             |                |             |
| 1995                                                                                                                                            | 486.99           |             | 440.35         |             |
| 1996 (3)                                                                                                                                        | 446.03           | -8.4%       | 383.23         | -13.0%      |
| 1997                                                                                                                                            | 427.23           | -4.2%       | 378.82         | -1.2%       |
| 1998                                                                                                                                            | 452.73           | 6.0%        | 409.76         | 8.2%        |
| 1999                                                                                                                                            | 480.95           | 6.2%        | 447.05         | 9.1%        |
| 2000                                                                                                                                            | 530.97           | 10.4%       | 518.52         | 16.0%       |
| 2001                                                                                                                                            | 595.25           | 12.1%       | 577.95         | 11.5%       |
| 2002                                                                                                                                            | 649.14           | 9.1%        | 633.13         | 9.5%        |
| 2003 Projected                                                                                                                                  | 752.07           | 15.9%       | 727.11         | 14.8%       |
| <b><u>Average Percent Increase</u></b>                                                                                                          |                  |             |                |             |
| From Inception of 5 Tier Structure (1996)                                                                                                       |                  | 5.9%        |                | 6.9%        |
| <b>Family - 2 or More Medprime</b>                                                                                                              |                  |             |                |             |
| 1995                                                                                                                                            | 486.99           |             | 440.35         |             |
| 1996 (3)                                                                                                                                        | 369.87           | -24.0%      | 307.07         | -30.3%      |
| 1997                                                                                                                                            | 315.24           | -14.8%      | 267.15         | -13.0%      |
| 1998                                                                                                                                            | 351.98           | 11.7%       | 314.25         | 17.6%       |
| 1999                                                                                                                                            | 387.05           | 10.0%       | 360.66         | 14.8%       |
| 2000                                                                                                                                            | 453.22           | 17.1%       | 445.51         | 23.5%       |
| 2001                                                                                                                                            | 514.40           | 13.5%       | 502.37         | 12.8%       |
| 2002                                                                                                                                            | 555.29           | 7.9%        | 542.29         | 7.9%        |
| 2003 Projected                                                                                                                                  | 656.05           | 18.1%       | 636.23         | 17.3%       |
| <b><u>Average Percent Increase</u></b>                                                                                                          |                  |             |                |             |
| From Inception of 5 Tier Structure (1996)                                                                                                       |                  | 4.9%        |                | 6.3%        |
| (1) Represents premiums charged by the carriers.<br>(2) Represents cost to a participating agency.<br>(3) Inception of Medprime Rate Structure. |                  |             |                |             |