

**EMPIRE PLAN
PA 2 TIER GROUP RATES
1995 - 2003 Monthly Rates
(For Illustrative Purposes Only)**

Core plus Med. & Psych. Enh.	Gross Rate	% Change	Net Rate	% Change
Individual				
1995	214.70	0.4%	193.54	-2.0%
1996 (1)	219.20	2.1%	192.27	-0.7%
1997	219.87	0.3%	198.37	3.2%
1998	227.35	3.4%	204.38	3.0%
1999	239.24	5.2%	222.00	8.6%
2000	260.67	9.0%	253.98	14.4%
2001	289.41	11.0%	280.25	10.3%
2002	313.58	8.4%	305.67	9.1%
2003 Projected	362.32	15.5%	349.70	14.4%
Average Percent Increase				
From Inception (1986)		8.1%		8.1%
Most Recent 10 Years		5.5%		6.2%
Most Recent 5 Years		9.8%		11.4%
Family				
1995	486.99	0.5%	440.35	-1.5%
1996 (1)	491.07	0.8%	428.27	-2.7%
1997	495.81	1.0%	447.22	4.4%
1998	514.28	3.7%	463.62	3.7%
1999	539.14	4.8%	499.75	7.8%
2000	578.26	7.3%	563.03	12.7%
2001	640.64	10.8%	619.28	10.0%
2002	703.61	9.8%	685.83	10.7%
2003 Projected	810.38	15.2%	782.40	14.1%
Average Percent Increase				
From Inception (1986)		8.5%		8.5%
Most Recent 10 Years		5.5%		6.4%
Most Recent 5 Years		9.6%		11.1%
(1) Represents 2 tier Empire Plan Rates; See 5 tier rate schedule effective 1/1/96				