

Exhibit II

Empire Plan Participating Agency Premium Rates Comparison of 2005 and 2006 Rates Mediprime Rate Structure

	GROSS RATES (1)			NET RATES (2)		
EMPIRE PLAN OPTION	2005	2006	% Change	2005	2006	% Change
CORE ONLY						
<u>Planprime</u>						
Individual (81)	453.01	490.93	8.4%	446.36	472.92	6.0%
Family (82)	957.03	1,039.70	8.6%	942.99	1,001.94	6.3%
<u>Medprime</u>						
Individual	329.75	344.41	4.4%	322.87	323.97	0.3%
Family - 1 medicare	833.76	893.19	7.1%	819.48	852.99	4.1%
Family - 2 medicares	710.49	746.68	5.1%	696.00	704.04	1.2%
CORE PLUS MEDICAL AND PSYCHIATRIC ENHANCEMENTS						
<u>Planprime</u>						
Individual (71)	490.41	547.86	11.7%	478.49	529.76	10.7%
Family (72)	1,038.64	1,164.16	12.1%	1,013.68	1,126.19	11.1%
<u>Medprime</u>						
Individual	340.50	359.35	5.5%	331.93	338.88	2.1%
Family - 1 medicare	888.71	975.66	9.8%	867.09	935.32	7.9%
Family - 2 medicares	738.79	787.16	6.5%	720.53	744.45	3.3%

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