EMPIRE PLAN
PA 5 TIER GROUP RATES
1996 - 2006 Monthly Rates

Core plus Med. & Psych. Enh.		Gross Rate(1)	% Change	Net Rate(2)	% Change
Individual Planprime					
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		400.00	13.1%	384.89	11.7%
2004		448.00	12.0%	438.15	13.8%
2005		490.41	9.5%	478.49	9.2%
2006		547.86	11.7%	529.76	10.7%
Average Percent Increase					
From Inception of 5 Tier Structure (1996)			8.9%		9.6%
Most Recent 5 Years			11.0%		11.0%
Family Planprime					
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		842.38	13.4%	811.41	12.1%
2004		945.29	12.2%	924.74	14.0%
2005		1,038.64	9.9%	1,013.68	9.6%
2006		1,164.16	12.1%	1,126.19	11.1%
Average Percent Increase					
From Inception of 5 Tier Structure (1996)			8.3%		9.0%
Most Recent 5 Years			11.6%		11.6%
Individual Medprime					
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		307.02	18.1%	297.50	17.2%
2004		341.87	11.4%	334.22	12.3%
2005		340.50	-0.4%	331.93	-0.7%
2006		359.35	5.5%	338.88	2.1%
Average Percent Increase					
From Inception of 5 Tier Structure (1996)			5.6%		6.4%
Most Recent 5 Years			8.1%		7.3%

Core plus Med. & Psych. Enh.		Gross Rate(1)	% Change	Net Rate(2)	% Change
Family - 1 Medprime					
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%

(1) Represents premium paid to the carriers.
(2) Represents cost to a participating agency.
(3) Inception of Medprime Rate Structure.

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2001		595.25	12.1%	577.95	11.5%
2002		649.14	9.1%	633.13	9.5%
2003		749.40	15.4%	724.05	14.4%
2004		839.18	12.0%	820.82	13.4%
2005		888.71	5.9%	867.09	5.6%
2006		975.66	9.8%	935.32	7.9%
Average Percent Increase					
From Inception of 5 Tier Structure (1996)			6.7%		7.4%
Most Recent 5 Years			10.4%		10.2%
Family - 2 or More Medprime					
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		656.42	18.2%	636.67	17.4%
2004		733.05	11.7%	716.88	12.6%
2005		738.79	0.8%	720.53	0.5%
2006		787.16	6.5%	744.45	3.3%
Average Percent Increase					
From Inception of 5 Tier Structure (1996)			5.3%		6.1%
Most Recent 5 Years			9.0%		8.4%

(1) Represents premium paid to the carriers.
(2) Represents cost to a participating agency.
(3) Inception of Medprime Rate Structure.