

EMPIRE PLAN
Participating Agency Premium Rates
Comparison of 2007 and Projected 2008 Rates

CORE ONLY						
Gross Rates (1)				Net Rates (2)		
	2007	2008 (3)	% Change	2007	2008 (3)	% Change
Plan Prime:						
Individual						
Optimistic	527.60	571.27	8.3%	491.95	539.44	9.7%
Best Estimate	527.60	587.39	11.3%	491.95	555.56	12.9%
Pessimistic	527.60	603.02	14.3%	491.95	571.19	16.1%
Family						
Optimistic	1,116.82	1,209.44	8.3%	1,041.38	1,141.80	9.6%
Best Estimate	1,116.82	1,243.40	11.3%	1,041.38	1,175.76	12.9%
Pessimistic	1,116.82	1,276.33	14.3%	1,041.38	1,208.69	16.1%
MediPrime:						
Individual						
Optimistic	346.35	377.24	8.9%	316.56	348.40	10.1%
Best Estimate	346.35	386.13	11.5%	316.56	357.29	12.9%
Pessimistic	346.35	394.29	13.8%	316.56	365.45	15.4%
Family -1						
Optimistic	935.57	1,015.41	8.5%	866.00	950.76	9.8%
Best Estimate	935.57	1,042.13	11.4%	866.00	977.48	12.9%
Pessimistic	935.57	1,067.59	14.1%	866.00	1,002.94	15.8%
Family-2						
Optimistic	754.33	821.38	8.9%	690.63	759.72	10.0%
Best Estimate	754.33	840.87	11.5%	690.63	779.21	12.8%
Pessimistic	754.33	858.86	13.9%	690.63	797.20	15.4%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating agency.

(3) Projected Rates

CORE PLUS MEDICAL & PSYCHIATRIC ENHANCEMENTS						
Gross Rates (1)				Net Rates (2)		
	2007	2008 (3)	% Change	2007	2008 (3)	% Change
Plan Prime:						
Individual						
Optimistic	600.69	646.04	7.5%	564.84	614.01	8.7%
Best Estimate	600.69	666.09	10.9%	564.84	631.43	11.8%
Pessimistic	600.69	685.66	14.1%	564.84	653.63	15.7%
Family						
Optimistic	1,273.96	1,370.12	7.5%	1,198.07	1,302.02	8.7%
Best Estimate	1,273.96	1,412.54	10.9%	1,198.07	1,338.71	11.7%
Pessimistic	1,273.96	1,453.94	14.1%	1,198.07	1,385.84	15.7%
MediPrime:						
Individual						
Optimistic	363.02	394.32	8.6%	333.18	365.43	9.7%
Best Estimate	363.02	404.12	11.3%	333.18	374.52	12.4%
Pessimistic	363.02	413.17	13.8%	333.18	384.28	15.3%
Family -1						
Optimistic	1,036.30	1,118.42	7.9%	966.44	1,053.47	9.0%
Best Estimate	1,036.30	1,150.56	11.0%	966.44	1,081.80	11.9%
Pessimistic	1,036.30	1,181.45	14.0%	966.44	1,116.50	15.5%
Family-2						
Optimistic	798.65	866.71	8.5%	734.81	804.91	9.5%
Best Estimate	798.65	888.59	11.3%	734.81	824.91	12.3%
Pessimistic	798.65	908.97	13.8%	734.81	847.17	15.3%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating agency.

(3) Projected Rates