

**EMPIRE PLAN
PA 2 TIER GROUP RATES
1996 - 2008 Monthly Rates
(For Illustrative Purposes Only)**

Core plus Med. & Psych. Enh.		Gross Rate	% Change	Net Rate	% Change
Individual					
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		357.44	14.0%	345.36	13.0%
2004		402.70	12.7%	394.31	14.2%
2005		433.70	7.7%	423.31	7.4%
2006		477.33	10.1%	459.25	8.5%
2007		511.23	7.1%	477.96	4.1%
2008	Projected	567.87	11.1%	535.57	12.1%
Average Percent Increase					
From Inception (1986)			8.3%		8.2%
Most Recent 10 Years			9.6%		10.2%
Most Recent 5 Years			9.7%		9.2%
Family					
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		805.64	14.5%	778.82	13.6%
2004		899.98	11.7%	881.48	13.2%
2005		968.40	7.6%	945.11	7.2%
2006		1,073.28	10.8%	1,034.40	9.4%
2007		1,158.16	7.9%	1,084.90	4.9%
2008	Projected	1,289.06	11.3%	1,217.77	12.2%
Average Percent Increase					
From Inception (1986)			8.7%		8.6%
Most Recent 10 Years			9.7%		10.2%
Most Recent 5 Years			9.9%		9.4%
(1) Represents 2 tier Empire Plan Rates; See 5 tier rate schedule effective 1/1/96					