

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	573.12	8.6%	491.95	539.00	9.6%
Best Estimate	527.60	589.27	11.7%	491.95	555.15	12.8%
Pessimistic	527.60	604.87	14.6%	491.95	570.75	16.0%
Family						
Optimistic	1,116.82	1,213.57	8.7%	1,041.38	1,141.05	9.6%
Best Estimate	1,116.82	1,247.59	11.7%	1,041.38	1,175.07	12.8%
Pessimistic	1,116.82	1,280.49	14.7%	1,041.38	1,207.97	16.0%
MediPrime:						
Individual						
Optimistic	346.35	380.27	9.8%	316.56	349.57	10.4%
Best Estimate	346.35	389.25	12.4%	316.56	358.55	13.3%
Pessimistic	346.35	397.44	14.8%	316.56	366.74	15.9%
Family -1						
Optimistic	935.57	1,020.72	9.1%	866.00	951.61	9.9%
Best Estimate	935.57	1,047.58	12.0%	866.00	978.47	13.0%
Pessimistic	935.57	1,073.04	14.7%	866.00	1,003.93	15.9%
Family-2						
Optimistic	754.33	827.88	9.8%	690.63	762.19	10.4%
Best Estimate	754.33	847.56	12.4%	690.63	781.87	13.2%
Pessimistic	754.33	865.60	14.8%	690.63	799.91	15.8%

(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	649.90	8.2%	564.84	615.48	9.0%
Best Estimate	600.69	670.09	11.6%	564.84	633.03	12.1%
Pessimistic	600.69	689.73	14.8%	564.84	655.31	16.0%
Family						
Optimistic	1,273.96	1,378.58	8.2%	1,198.07	1,305.39	9.0%
Best Estimate	1,273.96	1,421.28	11.6%	1,198.07	1,342.34	12.0%
Pessimistic	1,273.96	1,462.86	14.8%	1,198.07	1,389.67	16.0%
MediPrime:						
Individual						
Optimistic	363.02	397.82	9.6%	333.18	367.04	10.2%
Best Estimate	363.02	407.73	12.3%	333.18	376.24	12.9%
Pessimistic	363.02	416.84	14.8%	333.18	386.06	15.9%
Family -1						
Optimistic	1,036.30	1,126.50	8.7%	966.44	1,056.96	9.4%
Best Estimate	1,036.30	1,158.92	11.8%	966.44	1,085.56	12.3%
Pessimistic	1,036.30	1,189.95	14.8%	966.44	1,120.41	15.9%
Family-2						
Optimistic	798.65	874.43	9.5%	734.81	808.53	10.0%
Best Estimate	798.65	896.56	12.3%	734.81	828.77	12.8%
Pessimistic	798.65	917.05	14.8%	734.81	851.15	15.8%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating agency.

(3) Projected Rates