

**EMPIRE PLAN
PA 5 TIER GROUP RATES
1999 - 2008 Monthly Rates**

Core plus Med. & Psych. Enh.	Gross Rate(1)	% Change	Net Rate(2)	% Change
Individual Planprime				
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%
2007	600.69	9.6%	564.84	6.6%
2008	Projected 670.09	11.6%	633.03	12.1%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		9.2%		9.6%
Most Recent 10 Years		9.6%		9.9%
Most Recent 5 Years		10.9%		10.5%
Family Planprime				
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%
2007	1,273.96	9.4%	1,198.07	6.4%
2008	Projected 1,421.28	11.6%	1,342.34	12.0%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		8.6%		9.0%
Most Recent 10 Years		10.0%		10.3%
Most Recent 5 Years		11.0%		10.6%
Individual Medprime				
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%
2007	363.02	1.0%	333.18	-1.7%
2008	Projected 407.73	12.3%	376.24	12.9%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		5.7%		6.3%
Most Recent 10 Years		9.4%		9.8%
Most Recent 5 Years		6.0%		5.0%

(1) Represents premium paid to the carriers.

(2) Represents cost to a participating agency.

Core plus Med. & Psych. Enh.	Gross Rate(1)	% Change	Net Rate(2)	% Change
Family - 1 Medprime				
1999	480.95	6.2%	447.05	9.1%
2000	530.97	10.4%	518.52	16.0%
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%
2007	1,036.30	6.2%	966.44	3.3%
2008 Projected	1,158.92	11.8%	1,085.56	12.3%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		7.1%		7.5%
Most Recent 10 Years		9.9%		10.3%
Most Recent 5 Years		9.1%		8.5%
Family - 2 or More Medprime				
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%
2007	798.65	1.5%	734.81	-1.3%
2008 Projected	896.56	12.3%	828.77	12.8%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		5.6%		6.1%
Most Recent 10 Years		9.9%		10.4%
Most Recent 5 Years		6.5%		5.6%

(1) Represents premium paid to the carriers.
(2) Represents cost to a participating agency.