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	562.46	6.6%	491.95	525.06	6.7%
Best Estimate	527.60	575.95	9.2%	491.95	538.55	9.5%
Pessimistic	527.60	589.31	11.7%	491.95	551.91	12.2%
Family						
Optimistic	1,116.82	1,191.29	6.7%	1,041.38	1,112.17	6.8%
Best Estimate	1,116.82	1,219.73	9.2%	1,041.38	1,140.61	9.5%
Pessimistic	1,116.82	1,247.94	11.7%	1,041.38	1,168.82	12.2%
MediPrime:						
Individual						
Optimistic	346.35	365.70	5.6%	316.56	330.39	4.4%
Best Estimate	346.35	370.05	6.8%	316.56	334.74	5.7%
Pessimistic	346.35	374.36	8.1%	316.56	339.05	7.1%
Family -1						
Optimistic	935.57	994.53	6.3%	866.00	917.51	5.9%
Best Estimate	935.57	1,013.84	8.4%	866.00	936.82	8.2%
Pessimistic	935.57	1,032.99	10.4%	866.00	955.97	10.4%
Family-2						
Optimistic	754.33	797.76	5.8%	690.63	722.82	4.7%
Best Estimate	754.33	807.95	7.1%	690.63	733.01	6.1%
Pessimistic	754.33	818.05	8.4%	690.63	743.11	7.6%

(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	638.25	6.3%	564.84	600.52	6.3%
Best Estimate	600.69	655.73	9.2%	564.84	615.54	9.0%
Pessimistic	600.69	673.08	12.1%	564.84	635.35	12.5%
Family						
Optimistic	1,273.96	1,354.17	6.3%	1,198.07	1,274.32	6.4%
Best Estimate	1,273.96	1,391.19	9.2%	1,198.07	1,305.97	9.0%
Pessimistic	1,273.96	1,427.98	12.1%	1,198.07	1,348.13	12.5%
MediPrime:						
Individual						
Optimistic	363.02	383.03	5.5%	333.18	347.64	4.3%
Best Estimate	363.02	388.29	7.0%	333.18	352.24	5.7%
Pessimistic	363.02	393.52	8.4%	333.18	358.13	7.5%
Family -1						
Optimistic	1,036.30	1,098.95	6.0%	966.44	1,021.46	5.7%
Best Estimate	1,036.30	1,123.76	8.4%	966.44	1,042.71	7.9%
Pessimistic	1,036.30	1,148.40	10.8%	966.44	1,070.91	10.8%
Family-2						
Optimistic	798.65	843.71	5.6%	734.81	768.54	4.6%
Best Estimate	798.65	856.32	7.2%	734.81	779.39	6.1%
Pessimistic	798.65	868.83	8.8%	734.81	793.66	8.0%

(1) Represents premiums charged by the carriers.
(2) Represents cost to a participating agency.
(3) Projected Rates