

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

Core plus Med. & Psych. Enh.	Gross Rate(1)	% Change	Net Rate(2)	% Change
<b>Individual Planprime</b>				
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 655.73	9.2%	615.54	9.0%
<b>Average Percent Increase</b>				
From Inception of 5 Tier Structure (1996)		9.0%		9.4%
Most Recent 10 Years		9.4%		9.6%
Most Recent 5 Years		10.4%		9.9%
<b>Family Planprime</b>				
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 1,391.19	9.2%	1,305.97	9.0%
<b>Average Percent Increase</b>				
From Inception of 5 Tier Structure (1996)		8.5%		8.8%
Most Recent 10 Years		9.7%		10.0%
Most Recent 5 Years		10.6%		10.0%
<b>Individual Medprime</b>				
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 388.29	7.0%	352.24	5.7%
<b>Average Percent Increase</b>				
From Inception of 5 Tier Structure (1996)		5.3%		5.7%
Most Recent 10 Years		8.9%		9.1%
Most Recent 5 Years		4.9%		3.6%

- (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
<b>Family - 1 Medprime</b>				
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 <b>Projected</b>	1,123.76	8.4%	1,042.71	7.9%
<b>Average Percent Increase</b>				
From Inception of 5 Tier Structure (1996)		6.8%		7.1%
Most Recent 10 Years		9.6%		9.9%
Most Recent 5 Years		8.5%		7.6%
<b>Family - 2 or More Medprime</b>				
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 <b>Projected</b>	856.32	7.2%	779.39	6.1%
<b>Average Percent Increase</b>				
From Inception of 5 Tier Structure (1996)		5.2%		5.5%
Most Recent 10 Years		9.4%		9.8%
Most Recent 5 Years		5.5%		4.2%

(1) Represents premium paid to the carriers.

(2) Represents cost to a participating agency.