

**EMPIRE PLAN
PA 5 TIER GROUP RATES
2001 - 2010 Monthly Rates**

	Gross Rate(1)	% Change	Net Rate(2)	% Change
Individual Planprime				
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	633.79	5.5%	592.38	4.9%
2009	630.73	-0.5%	598.58	1.0%
2010	660.24	4.7%	612.34	2.3%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		7.8%		8.1%
Most Recent 10 Years		8.5%		8.0%
Most Recent 5 Years		6.2%		5.1%
Family Planprime				
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	1,346.27	5.7%	1,258.78	5.1%
2009	1,350.26	0.3%	1,282.17	1.9%
2010	1,431.43	6.0%	1,330.93	3.8%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		7.5%		7.7%
Most Recent 10 Years		9.0%		8.5%
Most Recent 5 Years		6.7%		5.6%
Individual Medprime				
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	397.23	9.4%	360.41	8.2%
2009	384.38	-3.2%	359.22	-0.3%
2010	400.76	4.3%	367.37	2.3%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		4.9%		5.2%
Most Recent 10 Years		6.5%		5.7%
Most Recent 5 Years		3.4%		2.1%

- (1) Represents premiums paid to the carriers.
(2) Represents cost to a participating agency.
(3) Inception of Medprime Rate Structure

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	Gross Rate(1)	% Change	Net Rate(2)	% Change
Family - 1 Medprime				
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	1,109.74	7.1%	1,026.86	6.3%
2009	1,103.90	-0.5%	1,042.81	1.6%
2010	1,171.95	6.2%	1,085.94	4.1%
<u>Average Percent Increase</u>				
From Inception of 5 Tier Structure (1996)		6.2%		6.4%
Most Recent 10 Years		8.3%		7.8%
Most Recent 5 Years		5.7%		4.6%
Family - 2 or More Medprime				
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	873.21	9.3%	794.94	8.2%
2009	857.54	-1.8%	803.45	1.1%
2010	912.48	6.4%	840.98	4.7%
<u>Average Percent Increase</u>				
From Inception of 5 Tier Structure (1996)		4.9%		5.3%
Most Recent 10 Years		7.4%		6.7%
Most Recent 5 Years		4.4%		3.2%

(1) Represents premiums paid to the carriers.

(2) Represents cost to a participating agency.

(3) Inception of Medprime Rate Structure