

2015 Premium Projections Empire Plan With Drug Coverage

	Monthly Gross Premium Rates (1)			Monthly Net Premium Rates (2)		
<u>Optimistic Projections</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u>
Individual Plan Prime	633.04	651.08	2.8%	617.51	632.32	2.4%
Family Plan Prime	1,534.36	1,586.60	3.4%	1,499.61	1,541.76	2.8%
Aggregate			3.3%			2.7%
<u>Best Estimate Projections</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u>
Individual Plan Prime	633.04	664.68	5.0%	617.51	645.92	4.6%
Family Plan Prime	1,534.36	1,619.64	5.6%	1,499.61	1,574.80	5.0%
Aggregate			5.5%			4.9%
<u>Pessimistic Projections</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u>
Individual Plan Prime	633.04	678.30	7.1%	617.51	659.54	6.8%
Family Plan Prime	1,534.36	1,652.73	7.7%	1,499.61	1,607.89	7.2%
Aggregate			7.6%			7.2%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating employer.

2015 Premium Projections Empire Plan Without Drug Coverage

	Monthly Gross Premium Rates (1)			Monthly Net Premium Rates (2)		
<u>Optimistic Projections</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u>
Individual Plan Prime	472.25	493.01	4.4%	464.40	477.46	2.8%
Family Plan Prime	1,198.84	1,256.95	4.8%	1,179.71	1,218.77	3.3%
Aggregate			4.8%			3.2%
 <u>Estimate Projections</u>	 <u>2014</u>	 <u>2015</u>	 <u>% Change</u>	 <u>2014</u>	 <u>2015</u>	 <u>% Change</u>
Individual Plan Prime	472.25	501.72	6.2%	464.40	486.17	4.7%
Family Plan Prime	1,198.84	1,279.79	6.8%	1,179.71	1,241.61	5.2%
Aggregate			6.7%			5.2%
 <u>Pessimistic Projections</u>	 <u>2014</u>	 <u>2015</u>	 <u>% Change</u>	 <u>2014</u>	 <u>2015</u>	 <u>% Change</u>
Individual Plan Prime	472.25	510.45	8.1%	464.40	494.90	6.6%
Family Plan Prime	1,198.84	1,302.68	8.7%	1,179.71	1,264.50	7.2%
Aggregate			8.6%			7.1%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating employer.