

Percentage Increase To Premium Rates, If Groups Elect To Cover All Eligible Dependents Through Age 29.

HIP	Base Benefits	Increase Across All Tiers	Increase Applies Only on Tiers with Children				
			Two-Tier	Three-Tier	Four-Tier	Family	Family
HMO	19/23	5.00%	N/A	N/A	N/A	N/A	N/A
POS	19/23	5.00%	N/A	N/A	N/A	N/A	N/A
CompreHealth HMO	19/23	N/A	7.20%	N/A	N/A	9.50%	9.50%
All Healthy NY Products	19/25	N/A	N/A	N/A	N/A	19.10%	19.10%
Direct Pay HMO	19/19	0.00%	N/A	N/A	N/A	N/A	N/A
Direct Pay POS	19/19	N/A	N/A	N/A	N/A	17.50%	17.50%
Pre Gov HMO	19/19	N/A	N/A	N/A	N/A	17.50%	17.50%

GHI - Community Rated	Base Benefits	Increase Applies Only on Tiers with Children				
		Two-Tier	Three-Tier	Four-Tier	Family	Family
SBAP	19/23	9.50%	N/A	N/A	N/A	N/A
Small Group Hospital Only	23/23	5.00%	N/A	N/A	6.50%	6.50%
All Other SG Products/Riders	19/25	7.50%	N/A	N/A	8.50%	8.50%
All Healthy NY Products	19/25	N/A	N/A	N/A	18.00%	18.00%
All Direct Pay Products	19/23	25.00%	N/A	N/A	N/A	N/A
GHI HMO - Large Group						
- Copay Plans/Riders	19/25	7.50%	4.00%	8.00%	9.50%	9.50%
- Value Plans/Riders	19/19	12.50%	7.00%	14.00%	15.00%	15.00%
Small Group Plans/Riders	19/19	12.50%	N/A	N/A	N/A	N/A
All Healthy NY Products	19/25	N/A	N/A	N/A	18.00%	18.00%
All Direct Pay Products	19/19	31.00%	N/A	N/A	N/A	N/A



GHI and HIP are EmblemHealth companies

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