

**REQUESTED RATE CHANGE BY REGION\***  
**Effective January 1, 2019 upon renewal**  
**\*Pending DFS approval**

**2<sup>nd</sup> QUARTER 2019 RATES**

2019 Plan Name	Region 1: Albany	Region 3: Mid-Hudson	Region 4: NYC	Region 7: Upstate	Region 8: Long Island
2nd Quarter					
Empire Bronze Blue Access EPO 5500/20%/6700 w/HSA	N/A	1.5%	0.5%	N/A	-1.3%
Empire Bronze Blue Access EPO 5500/35%/6700 w/HSA	N/A	1.4%	0.4%	N/A	-1.4%
Empire Bronze EPO 5500/20%/6700 w/HSA	-2.4%	2.0%	1.1%	0.6%	-0.7%
Empire Bronze EPO 5500/35%/6700 w/HSA	-2.5%	2.0%	1.0%	0.5%	-0.8%
Empire Bronze Blue Access EPO 5500/35%/6700 w/HSA	-4.7%	-0.3%	-1.2%	-1.7%	-3.0%
Empire Bronze Blue Access EPO 7900/0%/7900	N/A	2.8%	1.9%	N/A	0.0%
Empire Bronze Blue Access EPO 7900/0%/7900	-3.3%	1.1%	0.2%	-0.3%	-1.6%
Empire Gold Blue Access EPO 1250/20%/4000	N/A	7.6%	6.6%	N/A	4.7%
Empire Gold Blue Access EPO 1350/0%/3000 w/HSA	N/A	5.3%	4.4%	N/A	2.5%
Empire Gold Blue Access EPO 35/10%/5850	N/A	6.9%	6.0%	N/A	4.0%
Empire Gold EPO 1000/10%/5000	2.8%	7.5%	6.5%	6.0%	4.6%
Empire Gold EPO 1500/10%/7000	2.9%	7.6%	6.6%	6.1%	4.6%
Empire Gold EPO 25/0%/6000	1.1%	5.7%	4.8%	4.3%	2.9%
Empire Gold EPO 35/10%/5850	3.3%	8.0%	7.0%	6.5%	5.0%
Empire Gold EPO 500/20%/7350	2.6%	7.2%	6.3%	5.8%	4.3%
Empire Gold Blue Access EPO 25/0%/6000	-1.5%	3.0%	2.0%	1.5%	0.2%
Empire Gold Blue Access EPO 35/10%/5850	0.6%	5.1%	4.2%	3.7%	2.3%
Empire Gold Blue Access EPO 500/20%/7350	-0.1%	4.5%	3.5%	3.0%	1.6%
Empire Gold PPO 1000/10%/5000	N/A	14.9%	13.8%	N/A	11.8%
Empire Gold PPO 1350/0%/3000 w/HSA	N/A	13.6%	12.6%	N/A	10.5%
Empire Platinum Blue Access EPO 15/0%/3500	N/A	4.6%	3.7%	N/A	1.8%
Empire Platinum EPO 15/0%/3500	1.2%	5.8%	4.8%	4.3%	2.9%
Empire Platinum EPO 5/0%/2600	1.8%	6.5%	5.5%	5.0%	3.6%
Empire Platinum Blue Access EPO 15/0%/3500	-1.6%	2.9%	2.0%	1.5%	0.1%
Empire Platinum PPO 15/0%/3500 80th Percentile FAIR Health	N/A	15.9%	14.9%	N/A	12.8%
Empire Platinum PPO 250/10%/5250	N/A	14.9%	13.8%	N/A	11.8%
Empire Platinum PPO 5/0%/2600	N/A	14.0%	13.0%	N/A	10.9%
Empire Silver Blue Access EPO 1500/30%/7350	N/A	5.3%	4.3%	N/A	2.4%
Empire Silver Blue Access EPO 2500/30%/7500	N/A	6.6%	5.6%	N/A	3.7%
Empire Silver Blue Access EPO 3000/0%/5250 w/HSA	N/A	6.0%	5.1%	N/A	3.2%
Empire Silver EPO 1500/30%/7350	1.5%	6.2%	5.2%	4.7%	3.3%
Empire Silver EPO 2500/30%/7500	2.8%	7.5%	6.5%	6.0%	4.5%
Empire Silver EPO 2700/30%/5000 w/HSA	-2.0%	2.5%	1.6%	1.1%	-0.3%
Empire Silver EPO 2750/30%/7350	3.1%	7.8%	6.8%	6.3%	4.9%
Empire Silver EPO 3000/0%/5250 w/HSA	2.2%	6.9%	5.9%	5.4%	4.0%
Empire Silver EPO 3000/30%/7350	3.1%	7.8%	6.8%	6.3%	4.9%
Empire Silver Blue Access EPO 1500/30%/7350	7.2%	12.1%	11.1%	10.5%	9.0%
Empire Silver Blue Access EPO 2500/30%/7500	0.2%	4.8%	3.8%	3.3%	1.9%
Empire Silver Blue Access EPO 2750/30%/7350	0.6%	5.1%	4.2%	3.7%	2.3%
Empire Silver PPO 2700/30%/5000 w/HSA	N/A	9.7%	8.7%	N/A	6.8%
Empire Silver PPO 3000/0%/5250 w/HSA	9.3%	14.2%	13.2%	12.6%	11.1%
Empire Silver PPO 3000/0%/5250 w/HSA 80th Percentile Fair Health	13.1%	N/A	N/A	16.6%	N/A
Empire Bronze Blue Access HMO 5500/35%/6700 w/HSA	-2.8%	1.6%	0.7%	0.2%	-1.2%
Empire Gold Healthy New York Blue Access HMO 600/0%/4000	4.7%	9.4%	8.5%	7.9%	6.5%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

