

<INSERT LOGO>

<Insert date>

<Group Contact>
<Group Name>
<Address 1>
<Address 2>
<Address 3>
<City>, <State> <Zip>

Dear Group Benefits Administrator,

We're writing to you about the results of Empire's rate change submission for the Healthy New York benefit plan that we submitted to the New York Department of Financial Services (NYDFS). Rising medical costs, the growing use of medical goods and services, and other factors combine to drive health care and plan costs higher.

We previously sent you a notification of these proposed premium increases. Since then, the NYDFS has reviewed this rate request and approved the following rate changes:

**Healthy New York Plan
New Rates Effective May 1, 2013**

Tier Structure	Current Monthly Premium Rate	New Monthly Premium Rate
Individual	<Individual>	<Individual>
Employee/Spouse	<Employee/Spouse>	<Employee/Spouse>
Employee/Child(ren)	<Parent/Children>	<Parent/Children>
Family	<Family>	<Family>

Many factors are considered in the request and approval of health plan premium rates. You may visit the DFS' website for additional information regarding this rate adjustment at dfs.ny.gov. You may also contact your broker or Empire by calling the GBA Contact Center at 866- 422-2583, or by e-mail at PremiumRateChange@empireblue.com for further information. A rate narrative on this filing can be found at empireblue.com/priorapproval.

This notice complies with a New York State insurance law that requires us to tell you the result of our request to change premium rates at least 60 days before the change is effective. Note that rates that apply to your plan may differ from what is listed depending on the details of your plan including any optional riders you may choose.

Enclosed is a copy of the notice that you are required to deliver to the employees enrolled in your plan. We also recommend providing additional information with the notice, such as any expected changes in employee contribution levels, as this required notice may be confusing to employees without this information.

Thank you for choosing Empire for your group health benefits plan.

Sincerely,



Brian Griffin
President