

**Advance Notice About Changes to Your
Group Health Incorporated Premium Rates**

Dear Small Business Owner:

State law requires us to notify you when we apply for a rate increase with the New York State Insurance Department (NYSID). Listed below are the increases for 2012 we are requesting for your PPO plan, by quarter. The increase for the quarter in which your plan renews applies to your group.

| <u>Renewal Date</u> | <u>Requested Increase</u> |
|-------------------------|---------------------------|
| January – March 2012 | 23.8% |
| April – June 2012 | 17.0% |
| July – September 2012 | 15.9% |
| October – December 2012 | 14.7% |

If approved by NYSID, the increase will be added to your group's NYSID-approved 2011 premium rate for 2012. Your group's final renewal rate may be different from the proposed increases shown above; NYSID may approve, modify or deny them. We will notify you of your final, approved rates about 60 days before your renewal date. You will have an opportunity to discuss with your broker a variety of EmblemHealth plan options that might enable you to reduce your premiums.

Please note that you must notify your covered employees of the proposed changes, and of any potential changes to their premium contribution, as soon after receiving this letter as possible.

To find information about the reasons for the proposed rate change, please visit www.emblemhealth.com/2012rates. You can also submit written comments to us or NYSID within 30 days of the date of this letter:

EmblemHealth
EmblemHealth
Attn: Premium Rate Filings
PO Box 2890
New York, NY 10117-2087

New York State Insurance Department
Health Bureau-Premium Rate Adjustments
New York State Insurance Dept.
25 Beaver Street
New York, NY 10004

If you prefer, you may send an e-mail to:

PremiumRateFilings@emblemhealth.com

PremiumRateIncreases@.ins.state.ny.us

We greatly value our relationship with you and look forward to continuing to meet your health coverage needs.

Sincerely,

Paula Calame
Interim Executive Director
LIA Health Alliance