

July 13, 2011

**Advance Notice About Changes To Your  
HIP Insurance Company of New York Premium Rates**

Dear Sole Proprietor:

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 range of increases for 2012 we are requesting for your **Select PPO** plan, by quarter and rate tier. The increase for the quarter in which your plan renews applies to you. Your plan's renewal date is shown in the paragraph below.

Renewal Date	Individual	2-Tier Family	4-Tier Employee+Child(ren)	4-Tier Employee+Spouse	4-Tier Family
Jan.–Mar. 2012	17.2–22.2%	17.2–22.2%	17.2–22.2%	17.2–22.2%	17.2–22.2%
Apr.–Jun. 2012	17.1–22.1%	27.4–32.4%	17.1–22.1%	34.1–39.1%	17.1–22.1%
Jul.–Sept. 2012	17.1–22.1%	17.1–22.1%	17.1–22.1%	17.1–22.1%	17.1–22.1%
Oct.–Dec. 2012	17.1–22.2%	17.1–22.1%	17.1–22.1%	17.1–22.1%	17.1–22.1%

If approved by NYSID, the increase will be added to your NYSID-approved 2011 premium rate for 2012. Your 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 **April** 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.

To find information about the reasons for the proposed rate change, please visit [www.emblemhealth.com/2012rates](http://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](mailto:PremiumRateFilings@emblemhealth.com)

[PremiumRateIncreases@ins.state.ny.us](mailto:PremiumRateIncreases@ins.state.ny.us)

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

Sincerely,

Ellen Bass

Director of Operations  
LIA Health Alliance

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