

**COMPARISON OF YEAR 2008 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF JUNE 1, 2008)**

PLAN A	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
American Progressive	\$128.57*	\$117.09*	\$146.47*	\$128.57*	\$146.47*	\$117.09*	\$117.09*	\$117.09*	\$117.09*	\$146.47*
Bankers Consecro	\$141.93	\$122.23	\$176.40	\$141.93	\$176.40	\$122.23	\$122.23 \$141.93	\$122.23	\$122.23	\$141.93 \$176.40
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$105.66**		\$139.70**	\$121.16**	\$139.70**					\$139.70**
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	***			***		\$96.68	\$95.44	\$95.44 \$120.76	\$95.44 \$120.76	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$96.88								
First United American	\$138.00	\$138.00	\$153.00	\$138.00	\$153.00	\$138.00	\$138.00	\$138.00	\$138.00	\$153.00
Group Health Incorporated (a/k/a GHI)	\$150.76	\$142.83	\$158.19	\$150.76	\$158.19	\$142.83	\$147.52	\$142.83	\$142.83	\$158.19
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$127.30								
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$141.65			\$141.65 \$164.96						
Mutual Of Omaha	\$149.63 \$158.12	\$149.63 \$158.12	\$198.84	\$158.12	\$198.84	\$149.63	\$149.63	\$149.63	\$149.63	\$158.12 \$198.84
State Farm Mutual Auto	\$186.77	\$186.77	\$201.47	\$194.16 \$201.47	\$201.47	\$186.77	\$186.77	\$186.77	\$186.77	\$201.47
United HealthCare Insurance (AARP Program)	\$99.25 \$115.25	\$99.25	\$143.50	\$115.25	\$143.50	\$99.25	\$99.25 \$115.25	\$99.25 \$115.25	\$99.25	\$115.25 \$143.50

* There is a one-time \$25 policy fee charged at issue.

** EmpireHealthChoice Assurance does not offer a monthly premium plan. Plan A (Albany) - \$316.98/quarter; Plan A (Mid-Hudson) - \$363.48/quarter; Plan A (LI, NYC, Westchester) - \$419.10/quarter

*** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$120.76/month.

NOTE: If two premiums are shown within a region, one of the premiums applies to a part of the region and the other applies to the rest of the region.

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PLAN B	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
American Progressive	\$187.14*	\$169.53*	\$212.35*	\$187.14*	\$212.35*	\$169.53*	\$169.53*	\$169.53*	\$169.53*	\$212.35*
Bankers Consecro	\$179.24	\$154.33	\$222.84	\$179.24	\$222.84	\$154.33	\$154.33 \$179.24	\$154.33	\$154.33	\$179.24 \$222.84
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$134.29**		\$177.42**	\$153.99**	\$177.42**					\$177.42**
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	***			***		\$138.13	\$129.74	\$129.74 \$155.17	\$129.74 \$155.17	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$134.13								
First United American	\$201.00	\$201.00	\$222.00	\$201.00	\$222.00	\$201.00	\$201.00	\$201.00	\$201.00	\$222.00
Group Health Incorporated (a/k/a GHI)	\$183.06	\$173.43	\$191.06	\$183.06	\$191.06	\$173.43	\$179.13	\$173.43	\$173.43	\$191.06
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$170.96								
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$189.42			\$189.42 \$211.84						
Mutual Of Omaha	\$249.71 \$263.94	\$249.71 \$263.94	\$332.27	\$263.94	\$332.27	\$249.71	\$249.71	\$249.71	\$249.71	\$263.94 \$332.27
State Farm Mutual Auto	\$249.91	\$249.91	\$269.64	\$259.78 \$269.64	\$269.64	\$249.91	\$249.91	\$249.91	\$249.91	\$269.64
United HealthCare Insurance (AARP Program)	\$135.75 \$157.75	\$135.75	\$196.25	\$157.75	\$196.25	\$135.75	\$135.75 \$157.75	\$135.75 \$157.75	\$135.75	\$157.75 \$196.25

* There is a one-time \$25 policy fee charged at issue.

** EmpireHealthChoice Assurance does not offer a monthly premium plan. Plan B (Albany) - \$402.87/quarter; Plan B (Mid-Hudson) - \$461.97/quarter; Plan B (LI, NYC, Westchester) - \$532.26/quarter

*** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$155.17/month.

NOTE: If two premiums are shown within a region, one of the premiums applies to a part of the region and the other applies to the rest of the region.

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PLAN C	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
American Progressive	\$240.84*	\$216.85*	\$271.67*	\$240.84*	\$271.67*	\$216.85*	\$216.85*	\$216.85*	\$216.85*	\$271.67*
Bankers Consecro	\$213.27	\$183.60	\$265.19	\$213.27	\$265.19	\$183.60	\$183.60 \$213.27	\$183.60	\$183.60	\$213.27 \$265.19
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$202.52**		\$270.01**	\$232.22**	\$270.01**					\$270.01**
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	***			***		\$159.32	\$164.27	\$164.27 \$179.05	\$164.27 \$179.05	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$159.63								
First United American	\$249.00	\$249.00	\$275.00	\$249.00	\$275.00	\$249.00	\$249.00	\$249.00	\$249.00	\$275.00
Group Health Incorporated (a/k/a GHI)	\$220.98	\$209.24	\$230.24	\$220.98	\$230.24	\$209.24	\$216.13	\$209.24	\$209.24	\$230.24
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$203.82								
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$212.48			\$212.48 \$232.41						
State Farm Mutual Auto	\$289.28	\$289.28	\$312.14	\$300.75 \$312.14	\$312.14	\$289.28	\$289.28	\$289.28	\$289.28	\$312.14
United HealthCare Insurance (AARP Program)	\$156.25 \$181.50	\$156.25	\$225.75	\$181.50	\$225.75	\$156.25	\$156.25 \$181.50	\$156.25 \$181.50	\$156.25	\$181.50 \$225.75

* There is a one-time \$25 policy fee charged at issue.

** Empire HealthChoice Assurance does not offer a monthly premium plan. Plan C (Albany) - \$607.56/quarter; Plan C (Mid-Hudson) - \$696.66/quarter; Plan C (LI, NYC, Westchester) - \$810.03/quarter

*** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$179.05/month.

PLAN D	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
American Progressive	\$218.26*	\$196.51*	\$246.18*	\$218.26*	\$246.18*	\$196.51*	\$196.51*	\$196.51*	\$196.51*	\$246.18*
Bankers Consecro	\$200.70	\$172.79	\$249.55	\$200.70	\$249.55	\$172.79	\$172.79 \$200.70	\$172.79	\$172.79	\$200.70 \$249.55
First United American	\$243.00	\$243.00	\$268.00	\$243.00	\$268.00	\$243.00	\$243.00	\$243.00	\$243.00	\$268.00
United HealthCare Insurance (AARP Program)	\$146.00 \$169.75	\$146.00	\$211.00	\$169.75	\$211.00	\$146.00	\$146.00 \$169.75	\$146.00 \$169.75	\$146.00	\$169.75 \$211.00

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