EMPIRE BLUE CROSS MEDICARE SUPPLEMENT PROPOSED RATE ACTION EFFECTIVE DATE: 1/1/2023*

The table below outlines the current rates, proposed rates filed with the New York State Department of Financial Services (DFS) for approval, and the difference between the rates if approved as submitted to the DFS Rates are based on geographic region and the Medicare Supplement Plan.

*Based on the New York State Department of Financial Services approval.

NY: MEDICARE CURRENT RATE	PROPOSED RATE	CHANGE IN PREMIUM	PERCENTAGE CHANGE
---------------------------	---------------	-------------------	-------------------

ALBANY REGION - including the Counties of:

Albany Region: Albany, Clinton, Essex, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington County

1992 STANDARDIZED PLANS - CLOSED TO NEW ENROLLMENT 5/31/2010						
PLAN A	\$140.61	\$140.61	\$0.00	0.0%		
PLAN B	\$179.30	\$179.30	\$0.00	0.0%		
PLAN C	\$251.37	\$251.37	\$0.00	0.0%		
PLAN F	\$282.99	\$311.01	\$28.02	9.9%		
PLAN H	\$254.05	\$279.20	\$25.15	9.9%		
PLAN H NO RX	\$192.81	\$211.90	\$19.09	9.9%		
PLAN K	\$91.75	\$100.83	\$9.08	9.9%		
PLAN L	\$124.95	\$137.32	\$12.37	9.9%		
MODERNIZED PLANS CLOS	SED TO NEW ENROLLMENT 10	/1/2013				
Plan A Modern	\$140.61	\$140.61	\$0.00	0.0%		
Plan B Modern	\$179.30	\$179.30	\$0.00	0.0%		
Plan F Modern	\$282.99	\$311.01	\$28.02	9.9%		
Plan Hi-F Modern	\$60.17	\$62.10	\$1.93	3.2%		
Plan G Modern	\$271.78	\$298.69	\$26.91	9.9%		
Plan N Modern	\$205.21	\$225.53	\$20.32	9.9%		
MODERNIZED PLANS EFFE	CTIVE 7/1/2018 AND AFTER					
Plan A Modern	\$141.00	\$141.00	\$0.00	0.0%		
Plan B Modern	\$194.94	\$194.94	\$0.00	0.0%		
Plan F Modern	\$267.94	\$294.47	\$26.53	9.9%		
Plan G Modern	\$235.65	\$258.98	\$23.33	9.9%		
Plan N Modern	\$168.32	\$184.98	\$16.66	9.9%		