



An Anthem Company

P.O. Box 659816

San Antonio, TX 78265-9116

<Date>

<Member Name>

<Address 1>

[<Address 2>]

<City, State ZIP Code>

IMPORTANT: Proposed Rate Change Notice - Medicare Supplement

Each year, rising medical costs and the growing use of medical goods and services combined, drive health care costs higher. Due to the general rise in medical costs, we are requesting a <9.9%> rate increase on <January 1, 2023> from the New York State Department of Financial Services (DFS). Any approved premium rate change will take effect on your policy anniversary date occurring on <January 1, 2023> or later.

In compliance with New York State law, this is our initial notice to members explaining our proposed rate change. Empire BlueCross' narrative summary as well as additional information that provides a detailed summary of the factors that contribute to the rate change will be posted on both DFS' (<https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company>) and Empire BlueCross' (www.empireblue.com/ratefiling) websites.

The DFS may approve, modify, or disapprove our proposed rate changes. You will receive additional notice concerning the DFS's approval or modification of our proposed rate changes and how your renewal premium is affected at least 60 days prior to your renewal date. Our notification will include the new renewal premium amount and the effective date of the premium change.

You have from <September 1, 2022, to October 1, 2022>, to request additional information or submit your written comments. You may call, email or submit your request or comments in writing to:

Empire BlueCross BlueShield

P.O. Box 659816

San Antonio, TX 78265-9116

Toll free: 1-844-395-1026; TTY/TDD: 711

Hours: <8 a.m. to 6 p.m. EST, Monday through Friday>

Email: <MedSuppRateChange@empireblue.com>

Or, you may write or email the New York State Department of Financial Services at:

Health Bureau – Premium Rate Adjustments

New York State Department of Financial Services

One Commerce Plaza

Albany, NY 12257

(continued)

When you email or write to either DFS or us, please be sure to include the insurer's name (Empire BlueCross) on all letters. Also, please be advised that your comments will be posted on DFS' website (https://www.dfs.ny.gov/consumers/health_insurance/submit_a_comment_about_an_insurer), but your personal information will not be published.

Sincerely,

A handwritten signature in black ink, appearing to read 'Elena McFann', with a long horizontal stroke extending to the right.

Elena McFann
President, Medicare

Services provided by Empire HealthChoice Assurance, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.