

COMPARISON OF YEAR 2009 COMMUNITY RATED STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS (PREMIUMS IN EFFECT AS OF DECEMBER 1, 2009)

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
Aetna Life Insurance	\$146.19	\$126.70 \$140.34	\$194.92	\$161.78	\$194.92	\$126.70 \$140.34	\$126.70 \$140.34	\$126.70 \$140.34	\$140.34	\$161.78 \$194.92
American Progressive	\$157.68*	\$143.55*	\$179.63*	\$157.68*	\$179.63*	\$143.55*	\$143.55*	\$143.55*	\$143.55*	\$179.63*
Bankers Consec	\$157.86	\$135.93	\$196.22	\$157.86	\$196.22	\$135.93	\$135.93 \$157.86	\$135.93	\$135.93	\$157.86 \$196.22
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)	***			***		\$117.95	\$114.53	\$114.53 \$135.25	\$114.53 \$135.25	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$121.10								
First United American	\$156.00	\$156.00	\$190.00	\$156.00	\$190.00	\$156.00	\$156.00	\$156.00	\$156.00	\$190.00
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)		\$132.39								
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$141.65			\$141.65 \$164.96						
Humana	\$150.00	\$150.00	\$219.00	\$150.00 \$186.00	\$219.00	\$150.00	\$150.00	\$150.00	\$150.00	\$219.00
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	\$201.81	\$201.81	\$217.79	\$209.80 \$217.79	\$217.79	\$201.81	\$201.81	\$201.81	\$201.81	\$217.79
Sterling Life	\$152.98 \$171.41	\$152.98 \$156.62 \$171.41	\$226.71	\$152.98 \$171.41 \$226.71	\$226.71	\$152.98 \$171.41	\$152.98 \$156.62 \$171.41	\$152.98 \$156.62 \$171.41	\$152.98	\$226.71
United HealthCare Insurance (AARP Program)	\$102.25 \$119.00	\$102.25	\$148.00	\$119.00	\$148.00	\$102.25	\$102.25 \$119.00	\$102.25 \$119.00	\$102.25	\$119.00 \$148.00

* 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 \$135.25/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.

COMPARISON OF YEAR 2009 COMMUNITY RATED STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS (PREMIUMS IN EFFECT AS OF DECEMBER 1, 2009)

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
Aetna Life Insurance	\$169.51	\$146.91 \$162.73	\$226.01	\$187.59	\$226.01	\$146.91 \$162.73	\$146.91 \$162.73	\$146.91 \$162.73	\$162.73	\$187.59 \$226.01
American Progressive	\$229.51*	\$207.91*	\$260.43*	\$229.51*	\$260.43*	\$207.91*	\$207.91*	\$207.91*	\$207.91*	\$260.43*
Bankers Conesco	\$199.38	\$171.66	\$247.91	\$199.38	\$247.91	\$171.66	\$171.66 \$199.38	\$171.66	\$171.66	\$199.38 \$247.91
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$147.19**		\$194.46**	\$168.78**	\$194.46**					\$194.46**
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	***			***		\$168.52	\$155.69	\$155.69 \$173.79	\$155.69 \$173.79	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$167.66								
First United American	\$200.00	\$200.00	\$244.00	\$200.00	\$244.00	\$200.00	\$200.00	\$200.00	\$200.00	\$244.00
Group Health Incorporated (a/k/a GHI)	\$200.97	\$190.37	\$209.77	\$200.97	\$209.77	\$190.37	\$196.64	\$190.37	\$190.37	\$209.77
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$177.80								
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$189.42			\$189.42 \$211.84						
Humana	\$159.00	\$159.00	\$232.00	\$159.00 \$197.00	\$232.00	\$159.00	\$159.00	\$159.00	\$159.00	\$232.00
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	\$270.15	\$270.15	\$291.49	\$280.86 \$291.49	\$291.49	\$270.15	\$270.15	\$270.15	\$270.15	\$291.49
Sterling Life	\$191.88 \$210.43	\$191.00 \$191.88 \$210.43	\$267.32	\$191.88 \$210.43 \$267.32	\$267.32	\$191.88 \$210.43	\$191.00 \$191.88	\$191.00 \$191.88 \$210.43	\$191.88	\$267.32
United HealthCare Insurance (AARP Program)	\$139.75 \$162.25	\$139.75	\$202.00	\$162.25	\$202.00	\$139.75	\$139.75 \$162.25	\$139.75 \$162.25	\$139.75	\$162.25 \$202.00

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

** EmpireHealthChoice Assurance does not offer a monthly premium plan. Plan B (Albany) - \$441.57/quarter; Plan B (Mid-Hudson) – \$506.34/quarter; Plan B (LI, NYC, Westchester) - \$583.38/quarter

*** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$173.79/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.

COMPARISON OF YEAR 2009 COMMUNITY RATED STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS (PREMIUMS IN EFFECT AS OF DECEMBER 1, 2009)

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	\$295.37*	\$265.94*	\$333.18*	\$295.37*	\$333.18*	\$265.94*	\$265.94*	\$265.94*	\$265.94*	\$333.18*
Bankers Consecoco	\$237.25	\$204.23	\$295.04	\$237.25	\$295.04	\$204.23	\$204.23 \$237.25	\$204.23	\$204.23	\$237.25 \$295.04
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$201.83**		\$269.09**	\$231.43**	\$269.09**					\$269.09**
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	***			***		\$194.37	\$197.12	\$197.12 \$200.54	\$197.12 \$200.54	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$199.54								
First United American	\$248.00	\$248.00	\$303.00	\$248.00	\$303.00	\$248.00	\$248.00	\$248.00	\$248.00	\$303.00
Group Health Incorporated (a/k/a GHI)	\$242.68	\$229.76	\$252.86	\$242.68	\$252.86	\$229.76	\$237.34	\$229.76	\$229.76	\$252.86
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$211.98								
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$212.48			\$212.48 \$232.41						
Humana	\$183.00	\$183.00	\$269.00	\$183.00 \$227.00	\$269.00	\$183.00	\$183.00	\$183.00	\$183.00	\$269.00
State Farm Mutual Auto	\$312.74	\$312.74	\$337.56	\$325.15 \$337.56	\$337.56	\$312.74	\$312.74	\$312.74	\$312.74	\$337.56
United HealthCare Insurance (AARP Program)	\$160.50 \$186.50	\$160.50	\$232.25	\$186.50	\$232.25	\$160.50	\$160.50 \$186.50	\$160.50 \$186.50	\$160.50	\$186.50 \$232.25

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

** Empire HealthChoice Assurance does not offer a monthly premium plan. Plan C (Albany) - \$605.49/quarter; Plan C (Mid-Hudson) - \$694.29/quarter; Plan C (LI, NYC, Westchester) - \$807.27/quarter

*** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$200.54/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	\$267.67*	\$241.00*	\$301.92*	\$267.67*	\$301.92*	\$241.00*	\$241.00*	\$241.00*	\$241.00*	\$301.92*
Bankers Consecoco	\$223.27	\$192.20	\$277.64	\$223.27	\$277.64	\$192.20	\$192.20 \$223.27	\$192.20	\$192.20	\$223.27 \$277.64
First United American	\$242.00	\$242.00	\$295.00	\$242.00	\$295.00	\$242.00	\$242.00	\$242.00	\$242.00	\$295.00
United HealthCare Insurance (AARP Program)	\$150.25 \$174.50	\$150.25	\$217.25	\$174.50	\$217.25	\$150.25	\$150.25 \$174.50	\$150.25 \$174.50	\$150.25	\$174.50 \$217.25

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

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.

COMPARISON OF YEAR 2009 COMMUNITY RATED STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS (PREMIUMS IN EFFECT AS OF DECEMBER 1, 2009)

PLAN E	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	\$259.85*	\$236.18*	\$295.14*	\$259.85*	\$295.14*	\$236.18*	\$236.18*	\$236.18*	\$236.18*	\$295.14*
Bankers Conesco	\$224.26	\$193.05	\$278.86	\$224.26	\$278.86	\$193.05	\$193.05 \$224.26	\$193.05	\$193.05	\$224.26 \$278.86
United HealthCare Insurance (AARP Program)	\$150.50 \$175.00	\$150.50	\$217.75	\$175.00	\$217.75	\$150.50	\$150.50 \$175.00	\$150.50 \$175.00	\$150.50	\$175.00 \$217.75

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

PLAN F	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
Aetna Life Insurance	\$200.43	\$173.71 \$192.41	\$267.24	\$221.81	\$267.24	\$173.71 \$192.41	\$173.71 \$192.41	\$173.71 \$192.41	\$192.41	\$221.81 \$267.24
American Progressive	\$306.40*	\$277.32*	\$347.20*	\$306.40*	\$347.20*	\$277.32*	\$277.32*	\$277.32*	\$277.32*	\$347.20*
Bankers Conesco	\$239.63	\$206.27	\$298.00	\$239.63	\$298.00	\$206.27	\$206.27 \$239.63	\$206.27	\$206.27	\$239.63 \$298.00
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$221.04**		\$294.73**	\$253.46**	\$294.73**					\$294.73**
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	***			***		\$213.16	\$189.55	\$189.55 \$223.84	\$189.55 \$223.84	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$200.44								
First United American	\$250.00	\$250.00	\$305.00	\$250.00	\$305.00	\$250.00	\$250.00	\$250.00	\$250.00	\$305.00
Humana	\$184.00	\$184.00	\$270.00	\$184.00 \$228.00	\$270.00	\$184.00	\$184.00	\$184.00	\$184.00	\$270.00
Mutual Of Omaha	\$269.59 \$284.96	\$269.59 \$284.96	\$358.78	\$284.96	\$358.78	\$269.59	\$269.59	\$269.59	\$269.59	\$284.96 \$358.78
State Farm Mutual Auto	\$344.36	\$344.36	\$371.64	\$357.96 \$371.64	\$371.64	\$344.36	\$344.36	\$344.36	\$344.36	\$371.64
United HealthCare Insurance (AARP Program)	\$161.50 \$187.75	\$161.50	\$233.50	\$187.75	\$233.50	\$161.50	\$161.50 \$187.75	\$161.50 \$187.75	\$161.50	\$187.75 \$233.50

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

** EmpireHealthChoice Assurance does not offer a monthly premium plan. Plan F (Albany) - \$663.12/quarter; Plan F (Mid-Hudson) - \$760.38/quarter; Plan F (LI, NYC, Westchester) - \$884.19/quarter

*** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$223.84/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.

COMPARISON OF YEAR 2009 COMMUNITY RATED STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS (PREMIUMS IN EFFECT AS OF DECEMBER 1, 2009)

PLAN F+ (HIGH DEDUCTIBLE)	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	\$122.05*	\$110.91*	\$138.60*	\$122.05*	\$138.60*	\$110.91*	\$110.91*	\$110.91*	\$110.91*	\$138.60*
Bankers Consecro	\$74.69	\$64.40	\$92.72	\$74.69	\$92.72	\$64.40	\$64.40 \$74.69	\$64.40	\$64.40	\$74.69 \$92.72
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	**			**		\$79.48	\$77.17	\$77.17 \$91.15	\$77.17 \$91.15	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$81.60								
First United American	\$75.00	\$75.00	\$92.00	\$75.00	\$92.00	\$75.00	\$75.00	\$75.00	\$75.00	\$92.00
Humana	\$74.00	\$74.00	\$108.00	\$74.00 \$92.00	\$108.00	\$74.00	\$74.00	\$74.00	\$74.00	\$108.00

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

** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$91.15/month.

PLAN G	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	\$278.47*	\$250.66*	\$313.98*	\$278.47*	\$313.98*	\$250.66*	\$250.66*	\$250.66*	\$250.66*	\$313.98*
Bankers Consecro	\$225.79	\$194.38	\$280.78	\$225.79	\$280.78	\$194.38	\$194.38 \$225.79	\$194.38	\$194.38	\$225.79 \$280.78
First United American	\$242.00	\$242.00	\$296.00	\$242.00	\$296.00	\$242.00	\$242.00	\$242.00	\$242.00	\$296.00
Mutual Of Omaha	\$178.78 \$188.94	\$178.78 \$188.94	\$237.71	\$188.94	\$237.71	\$178.78	\$178.78	\$178.78	\$178.78	\$188.94 \$237.71
United HealthCare Insurance (AARP Program)	\$151.00 \$175.50	\$151.00	\$218.25	\$175.50	\$218.25	\$151.00	\$151.00 \$175.50	\$151.00 \$175.50	\$151.00	\$175.50 \$218.25

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

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**COMPARISON OF YEAR 2009 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF DECEMBER 1, 2009)**

PLAN H (without Drug Coverage)*	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
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$190.13**		\$253.00**	\$209.30**	\$253.00**					\$253.00**
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	***			***		\$188.95	\$166.22	\$166.22 \$182.12	\$166.22 \$182.12	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$185.69								
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$188.41								
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$182.01			\$182.01 \$205.15						
United HealthCare Insurance (AARP Program)	\$171.25 \$199.00	\$171.25	\$247.50	\$199.00	\$247.50	\$171.25	\$171.25 \$199.00	\$171.25 \$199.00	\$171.25	\$199.00 \$247.50

* No Drug benefits are included in Plans H, I, and J sold after January 1, 2006. Plans H, I, and J with drug benefits, sold prior to January 1, 2006, have higher premiums than those shown above.
 ** EmpireHealthChoice does not offer a monthly premium plan. Plan H (Albany) - \$570.39/quarter; Plan H (Mid-Hudson) - \$627.90/quarter; Plan H (LI; NYC; Westchester) - \$759.00/quarter
 *** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$182.12/month.

PLAN I (without Drug Coverage)*	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
United HealthCare Insurance (AARP Program)	\$172.75 \$200.75	\$172.75	\$249.75	\$200.75	\$249.75	\$172.75	\$172.75 \$200.75	\$172.75 \$200.75	\$172.75	\$200.75 \$249.75

PLAN J (without Drug Coverage)*	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
Bankers Conseco	\$240.42	\$206.96	\$298.98	\$240.42	\$298.98	\$206.96	\$206.96 \$240.42	\$206.96	\$206.96	\$240.42 \$298.98
United HealthCare Insurance (AARP Program)	\$191.00 \$222.00	\$191.00	\$276.25	\$222.00	\$276.25	\$191.00	\$191.00 \$222.00	\$191.00 \$222.00	\$191.00	\$222.00 \$276.25

*No Drug benefits are included in Plans H, I, and J sold after January 1, 2006. Plans H, I, and J with drug benefits, sold prior to January 1, 2006, have higher premiums than those shown above.

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

COMPARISON OF YEAR 2009 COMMUNITY RATED STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS (PREMIUMS IN EFFECT AS OF DECEMBER 1, 2009)

PLAN K	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
Bankers Conseco	\$117.98	\$101.63	\$146.59	\$117.98	\$146.59	\$101.63	\$101.63 \$117.98	\$101.63	\$101.63	\$117.98 \$146.59
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$80.90*		\$107.86*	\$92.76*	\$107.86*					\$107.86*
First United American	\$107.00	\$107.00	\$131.00	\$107.00	\$131.00	\$107.00	\$107.00	\$107.00	\$107.00	\$131.00
Humana	\$89.00	\$89.00	\$130.00	\$89.00 \$110.00	\$130.00	\$89.00	\$89.00	\$89.00	\$89.00	\$130.00
Sterling Life	\$91.37 \$100.60	\$91.37 \$91.46 \$100.60	\$127.61	\$91.37 \$100.60 \$127.61	\$127.61	\$91.37 \$100.60	\$91.37 \$91.46 \$100.60	\$91.37 \$91.46 \$100.60	\$91.37	\$127.61
United HealthCare Insurance (AARP Program)	\$74.25 \$86.25	\$74.25	\$107.25	\$86.25	\$107.25	\$74.25	\$74.25 \$86.25	\$74.25 \$86.25	\$74.25	\$86.25 \$107.25

* Empire HealthChoice Assurance does not offer a monthly premium plan. Plan K (Albany) - \$242.70/quarter; Plan K (Mid-Hudson) - \$278.28/quarter; Plan K (LI, NYC, Westchester) - \$323.58/quarter

PLAN L	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
Bankers Conseco	\$167.92	\$144.59	\$208.74	\$167.92	\$208.74	\$144.59	\$144.59 \$167.92	\$144.59	\$144.59	\$167.92 \$208.74
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$110.18*		\$146.90*	\$126.33*	\$146.90*					\$146.90*
First United American	\$150.00	\$150.00	\$184.00	\$150.00	\$184.00	\$150.00	\$150.00	\$150.00	\$150.00	\$184.00
Humana	\$128.00	\$128.00	\$188.00	\$128.00 \$159.00	\$188.00	\$128.00	\$128.00	\$128.00	\$128.00	\$188.00
United HealthCare Insurance (AARP Program)	\$103.25 \$120.00	\$103.25	\$149.25	\$120.00	\$149.25	\$103.25	\$103.25 \$120.00	\$103.25 \$120.00	\$103.25	\$120.00 \$149.25

* Empire HealthChoice Assurance does not offer a monthly premium plan. Plan L (Albany) - \$330.54/quarter; Plan L (Mid-Hudson) - \$378.99/quarter; Plan L (LI, NYC, Westchester) - \$440.70/quarter

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