

MVP Health Care
NEW YORK GROUP RATE QUOTE



Customer Name: City of Saratoga Springs

Group Number: 213747

Contract Period: 1/1/2016 - 12/31/2016

Rating Region: E1

These quotes are Guaranteed provided all contingencies are met

Option 2	
Product	PPO
Base Plan	NY2EPC003ZLAN
Rx Rider	RXNY2EPO6032L
Misc Riders	MNEPO210L MNEPO209L YNEPO201L DNEPO201L RXNY2EPO702LA RXNY2EPO703LA MNEPO228L RXOPEN PNEPO201L
Benefit Summary	
	PPO
OV- PCP/Spec	\$15/\$15
Hospital Inp	0
Hospital OP Surg	\$75
ER Hospital Care	\$50
IN DED	N/A
IN COINS	N/A
IN OOP Max	\$4,600/\$9,200
Pharmacy	Rx-\$5/\$20/\$40 - \$2k/\$4k - oop max
OON DED	\$750/\$1500
OON COINS	20%
OON OOP Max	\$6600/\$13200
Additional Riders	200 HH 60 OP PT/OT/ST Vision Exam and Eyewear 80% up to \$160/1 yr DME/Prosthetic/Ostomy at 20% coins Removes MAC pricing MO 2.5x to 2.0x Wellstyle Extras Rx OON OON-20% - \$750/\$1500 - \$6600/\$13200 Non-Grandfathered
Quoted Rates	
Single	\$1,046.03
Double	\$2,332.66
Family	\$2,674.95
Sold	<input type="checkbox"/>

Quote Contingencies

All options above are Stand Alone Offerings only
 Total assumed number of contracts: 26
 MVP reserves the right to revise the rates if actual enrollment varies by 10% from the assumed enrollment above
 Quote assumes MVP is the exclusive carrier
 Quote assumes an out of area % of less than 50% of enrolled subscribers.
 Quote assumes less than 10% of enrolled subscribers are retired.
 Subject to Home Office Approval.
 MVP reserves the right to adjust rates due to changes in federal or state benefit mandates or tax policies.
 Funding Arrangement - Prospective
 A preliminary reconciliation will be provided with the renewal proposal.
 This is an AFFILIATION offering
 All Preferred Products include Wellstyles Extra Reward Program
 All of the benefits noted above are a summary. Please see the plans benefit document for full details.
 Standard Broker Commissions included
 Quote Expires: 11/9/2015

Marketing Representative: _____ Date: _____

Group Representative/Broker: _____ Date: _____

Was an MVP sponsored HSA sold with the HDHP product(s)? _____

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EXECUTIVE SUMMARY

Listed below are some factors used in developing the attached Rate Exhibits:

Experience Period: 6/1/2014 - 5/31/2015

Pooling Level: There were (0) high claimant(s) that exceeded the \$100,000 pooling point.

Credibility: The degree to which experience is expected to repeat.
Based on the size of the group, a credibility factor of 0% was applied to the experience.

Age/Sex Factor: Compares the age and sex risk of medical costs of one group relative to another
An age/sex factor of 1.614 is applied to the manual portion.

Industry Factor: Compares the risk of medical costs based on the Standard Industrial Classification (SIC) table.
A SIC factor of 1.150 is applied to the manual portion.

Renewal Plan Summary

Total number of subscribers upon which the renewal is based - 26.
Total number of members upon which the renewal is based - 40.

Option 1

P1500ABC

Single	5
Double	18
Parent/Child	0
Family	3

Renewal Increase 4.64%

2332.66

2674.95

Additional Comments: