

**COMPARISON OF YEAR 2008 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF JANUARY 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 Conesco	\$141.93	\$122.23	\$176.40	\$141.93	\$176.40	\$122.23	\$122.23 \$140.93	\$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**
Excensus Health Plan, Inc. (d/b/a Excensus BlueCross BlueShield)	***			***		\$96.68	\$95.44	\$95.44 \$120.76	\$95.44 \$120.76	
Excensus Health Plan, Inc. (d/b/a Univera Healthcare)		\$96.88								
First United American	\$127.00	\$127.00	\$135.00	\$127.00	\$135.00	\$127.00	\$127.00	\$127.00	\$127.00	\$135.00
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)	\$135.55			\$135.55 \$164.96						
Mutual Of Omaha	\$130.38 \$137.76	\$130.38 \$137.76	\$173.18	\$137.76	\$173.18	\$130.38	\$130.38	\$130.38	\$130.38	\$137.76 \$173.18
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

*** Excensus 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.

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

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)	\$127.29**		\$168.17**	\$145.96**	\$168.17**					\$168.17**
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	\$207.00	\$207.00	\$219.00	\$207.00	\$219.00	\$207.00	\$207.00	\$207.00	\$207.00	\$219.00
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)	\$181.26			\$181.26 \$211.84						
Mutual Of Omaha	\$217.40 \$229.77	\$217.40 \$229.77	\$289.19	\$229.77	\$289.19	\$217.40	\$217.40	\$217.40	\$217.40	\$229.77 \$289.19
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) - \$381.87/quarter; Plan B (Mid-Hudson) - \$437.88/quarter; Plan B (LI, NYC, Westchester) - \$504.51/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.

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

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	\$244.00	\$244.00	\$259.00	\$244.00	\$259.00	\$244.00	\$244.00	\$244.00	\$244.00	\$259.00
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)	\$203.33			\$203.33 \$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	\$227.00	\$227.00	\$241.00	\$227.00	\$241.00	\$227.00	\$227.00	\$227.00	\$227.00	\$241.00
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

* 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 2008 COMMUNITY RATED
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(PREMIUMS IN EFFECT AS OF JANUARY 1, 2008)**

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	\$211.88*	\$192.58*	\$240.65*	\$211.88*	\$240.65*	\$192.58*	\$192.58*	\$192.58*	\$192.58*	\$240.65*
Bankers Conesco	\$201.59	\$173.55	\$250.65	\$201.59	\$250.65	\$173.55	\$173.55 \$201.59	\$173.55	\$173.55	\$201.59 \$250.65
United HealthCare Insurance (AARP Program)	\$146.25 \$170.00	\$146.25	\$211.50	\$170.00	\$211.50	\$146.25	\$146.25 \$170.00	\$146.25 \$170.00	\$146.25	\$170.00 \$211.50

* 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
American Progressive	\$249.84*	\$226.13*	\$283.11*	\$249.84*	\$283.11*	\$226.13*	\$226.13*	\$226.13*	\$226.13*	\$283.11*
Bankers Conesco	\$215.41	\$185.44	\$267.85	\$215.41	\$267.85	\$185.44	\$185.44 \$215.41	\$185.44	\$185.44	\$215.41 \$267.85
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$203.17**		\$270.89**	\$232.96**	\$270.89**					\$270.89**
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	***			***		\$174.72	\$157.96 \$199.86	\$157.96 \$199.86	\$157.96 \$199.86	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$160.35								
First United American	\$251.00	\$251.00	\$266.00	\$251.00	\$266.00	\$251.00	\$251.00	\$251.00	\$251.00	\$266.00
Mutual Of Omaha	\$234.68 \$248.05	\$234.68 \$248.05	\$312.24	\$248.05	\$312.24	\$234.68	\$234.68	\$234.68	\$234.68	\$248.05 \$312.24
State Farm Mutual Auto	\$318.51	\$318.51	\$343.68	\$331.10 \$343.68	\$343.68	\$318.51	\$318.51	\$318.51	\$318.51	\$343.68
United HealthCare Insurance (AARP Program)	\$157.00 \$182.50	\$157.00	\$227.00	\$182.50	\$227.00	\$157.00	\$157.00 \$182.50	\$157.00 \$182.50	\$157.00	\$182.50 \$227.00

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

** EmpireHealthChoice Assurance does not offer a monthly premium plan. Plan F (Albany) - \$609.51/quarter; Plan F (Mid-Hudson) - \$698.88/quarter; Plan F (LI, NYC, Westchester) - \$812.67/quarter

*** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$199.86/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 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	\$99.52*	\$90.43*	\$113.02*	\$99.52*	\$113.02*	\$90.43*	\$90.43*	\$90.43*	\$90.43*	\$113.02*
Bankers Consecro	\$67.21	\$57.96	\$83.41	\$67.21	\$83.41	\$57.96	\$57.96 \$67.21	\$57.96	\$57.96	\$67.21 \$83.41
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	**			**		\$65.15	\$64.31	\$64.31 \$81.38	\$64.31 \$81.38	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$65.28								
First United American	\$76.00	\$76.00	\$93.00	\$76.00	\$93.00	\$76.00	\$76.00	\$76.00	\$76.00	\$93.00

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

** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties at \$81.38/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	\$227.07*	\$204.39*	\$256.02*	\$227.07*	\$256.02*	\$204.39*	\$204.39*	\$204.39*	\$204.39*	\$256.02*
Bankers Consecro	\$202.97	\$174.74	\$252.37	\$202.97	\$252.37	\$174.74	\$174.74 \$202.97	\$174.74	\$174.74	\$202.97 \$252.37
First United American	\$243.00	\$243.00	\$258.00	\$243.00	\$258.00	\$243.00	\$243.00	\$243.00	\$243.00	\$258.00
Mutual Of Omaha	\$135.67 \$143.35	\$135.67 \$143.35	\$180.22	\$143.35	\$180.22	\$135.67	\$135.67	\$135.67	\$135.67	\$135.67 \$143.35
United HealthCare Insurance (AARP Program)	\$146.75 \$170.50	\$146.75	\$212.25	\$170.50	\$212.25	\$146.75	\$146.75 \$170.50	\$146.75 \$170.50	\$146.75	\$170.50 \$212.25

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

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)	***			***		\$154.88	\$138.52	\$138.52 \$162.61	\$138.52 \$162.61	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$148.55								
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$181.16								
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$174.17			\$174.17 \$205.15						
United HealthCare Insurance (AARP Program)	\$166.25 \$193.25	\$166.25	\$240.50	\$193.25	\$240.50	\$166.25	\$166.25 \$193.25	\$166.25 \$193.25	\$166.25	\$193.25 \$240.50

* 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 \$162.61/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)	\$168.00 \$195.25	\$168.00	\$243.00	\$195.25	\$243.00	\$168.00	\$168.00 \$195.25	\$168.00 \$195.25	\$168.00	\$195.25 \$243.00

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	\$216.13	\$186.06	\$268.75	\$216.13	\$268.75	\$186.06	\$186.06 \$216.13	\$186.06	\$186.06	\$216.13 \$268.75
United HealthCare Insurance (AARP Program)	\$185.75 \$215.75	\$185.75	\$268.50	\$215.75	\$268.50	\$185.75	\$185.75 \$215.75	\$185.75 \$215.75	\$185.75	\$215.75 \$268.50

*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.
 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 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 Consecro	\$106.10	\$91.41	\$131.81	\$106.10	\$131.81	\$91.41	\$91.41 \$106.10	\$91.41	\$91.41	\$106.10 \$131.81
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$80.90*		\$107.86*	\$92.76*	\$107.86*					\$107.86*
First United American	\$105.00	\$105.00	\$129.00	\$105.00	\$129.00	\$105.00	\$105.00	\$105.00	\$105.00	\$129.00
United HealthCare Insurance (AARP Program)	\$72.00 \$83.75	\$72.00	\$104.00	\$83.75	\$104.00	\$72.00	\$72.00 \$83.75	\$72.00 \$83.75	\$72.00	\$83.75 \$104.00

* Empire HealthChoice Assurance does not offer a monthly premium plan. PlanK (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 Consecro	\$150.97	\$130.01	\$187.65	\$150.97	\$187.65	\$130.01	\$130.01 \$150.97	\$130.01	\$130.01	\$150.97 \$187.65
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$110.18*		\$146.90*	\$126.33*	\$146.90*					\$146.90*
First United American	\$148.00	\$148.00	\$181.00	\$148.00	\$181.00	\$148.00	\$148.00	\$148.00	\$148.00	\$181.00
United HealthCare Insurance (AARP Program)	\$100.25 \$116.50	\$100.25	\$145.00	\$116.50	\$145.00	\$100.25	\$100.25 \$116.50	\$100.25 \$116.50	\$100.25	\$116.50 \$145.00

* 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