

**COMPARISON OF YEAR 2011 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF MARCH 1, 2011)**

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	\$163.90	\$142.05 \$157.35	\$218.54	\$181.39	\$218.54	\$142.05 \$157.35	\$142.05 \$157.35	\$142.05 \$157.35	\$157.35	\$218.54
American Progressive	\$189.58*	\$172.58*	\$215.97*	\$189.58*	\$215.97*	\$172.58*	\$172.58*	\$172.58*	\$172.58*	\$215.97*
Bankers Consecro	\$197.95	\$172.29	\$249.33	\$197.95	\$249.33	\$172.29	\$172.29 \$197.95	\$172.29	\$172.29	\$197.95 \$249.33
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$111.26		\$147.10	\$127.58	\$147.10					\$147.10
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$140.01**			\$140.01**		\$127.56 \$130.88	\$127.56 \$130.88 \$140.01	\$140.01	\$140.01	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$151.81				\$151.81	\$151.81			
First United American	\$157.00	\$157.00	\$191.00	\$157.00	\$191.00	\$157.00	\$157.00	\$157.00	\$157.00	\$191.00
Group Health Incorporated (a/k/a GHI)	\$161.29	\$152.57	\$169.45	\$161.29	\$169.45	\$152.57	\$157.73	\$152.57	\$152.57	\$169.45
HealthNow New York Inc.				\$178.16****		\$136.44	\$136.44***	\$136.44***		\$178.16****
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$136.44				\$136.44	\$136.44 [†]			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$151.65***			\$151.65 [‡]				\$151.65***		
Humana	\$154.30	\$154.30	\$225.71	\$154.30 \$191.21	\$225.71	\$154.30	\$154.30	\$154.30	\$154.30	\$225.71
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	\$241.85 \$251.37	\$241.85	\$260.97	\$251.37	\$260.97	\$241.85	\$241.85	\$241.85	\$241.85	\$260.97
Sterling Life	\$159.99 \$172.76	\$159.99 \$164.16 \$172.76	\$247.80	\$159.99 \$172.76 \$247.80	\$247.80	\$159.99 \$172.76	\$159.99 \$164.16 \$172.76	\$159.99 \$164.16 \$172.76	\$159.99	\$247.80
UnitedHealthcare (AARP Program)	\$108.25 \$125.75	\$108.25	\$156.50	\$125.75	\$156.50	\$108.25	\$108.25 \$125.75	\$108.25 \$125.75	\$108.25	\$125.75 \$156.50

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

** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties

*** HealthNow does not offer this plan in the following counties: Delaware, Franklin, Hamilton, Herkimer, Lewis, Otsego, Rockland, St. Lawrence, & Westchester

**** HealthNow offers this plan in Dutchess, Orange, Putnam, Sullivan, & Ulster counties

[†] Offered in Allegany County, areas with 148 as first 3 digits of zip code

[‡] Offered in Albany, Columbia, & Greene counties, areas with 124-127 as first 3 digits of zip code

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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	\$198.50	\$172.03 \$190.56	\$264.66	\$219.67	\$264.66	\$172.03 \$190.56	\$172.03 \$190.56	\$172.03 \$190.56	\$190.56	\$264.66
American Progressive	\$275.94*	\$249.96*	\$313.11*	\$275.94*	\$313.11*	\$249.96*	\$249.96*	\$249.96*	\$249.96*	\$313.11*
Bankers Consec	\$235.36	\$204.83	\$296.50	\$235.36	\$296.50	\$204.83	\$204.83 \$235.36	\$204.83	\$204.83	\$235.36 \$296.50
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$147.19		\$194.46	\$168.78	\$194.46					\$194.46
Excelsus Health Plan, Inc. (d/b/a Excelsus BlueCross BlueShield)	\$179.78**			\$179.78**		\$173.25 \$186.81	\$173.25 \$179.78 \$186.81	\$179.78	\$179.78	
Excelsus Health Plan, Inc. (d/b/a Univera Healthcare)		\$210.01				\$210.01	\$210.01			
First United American	\$219.00	\$219.00	\$267.00	\$219.00	\$267.00	\$219.00	\$219.00	\$219.00	\$219.00	\$267.00
Group Health Incorporated (a/k/a GHI)	\$216.47	\$204.82	\$226.14	\$216.47	\$226.14	\$204.82	\$211.71	\$204.82	\$204.82	\$226.14
HealthNow New York Inc.				\$212.77****		\$170.24	\$170.24***	\$170.24***		\$212.77****
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$170.24				\$170.24	\$170.24 [†]			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$188.81***			\$188.81 [‡]				\$188.81***		
Humana	\$167.75	\$167.75	\$245.48	\$167.75 \$207.93	\$245.48	\$167.75	\$167.75	\$167.75	\$167.75	\$245.48
Mutual Of Omaha	\$249.71 \$263.95	\$249.71 \$263.95	\$332.29	\$263.95	\$332.29	\$249.71	\$249.71	\$249.71	\$249.71	\$263.95 \$332.29
State Farm Mutual Auto	\$323.87 \$336.71	\$323.87	\$349.54	\$336.71	\$349.54	\$323.87	\$323.87	\$323.87	\$323.87	\$349.54
Sterling Life	\$198.50 \$211.36	\$198.50 \$211.36	\$287.56	\$198.50 \$211.36 \$287.56	\$287.56	\$198.50 \$211.36	\$198.50	\$198.50 \$211.36	\$198.50	\$287.56
UnitedHealthcare (AARP Program)	\$147.75 \$171.75	\$147.75	\$213.75	\$171.75	\$213.75	\$147.75	\$147.75 \$171.75	\$147.75 \$171.75	\$147.75	\$171.75 \$213.75

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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	\$355.11*	\$319.74*	\$400.57*	\$355.11*	\$400.57*	\$319.74*	\$319.74*	\$319.74*	\$319.74*	\$400.57*
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$207.39**			\$207.39**		\$215.40 \$219.23	\$207.39 \$215.40 \$219.23	\$207.39	\$207.39	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$249.86				\$249.86	\$249.86			
First United American	\$254.00	\$254.00	\$311.00	\$254.00	\$311.00	\$254.00	\$254.00	\$254.00	\$254.00	\$311.00
Group Health Incorporated (a/k/a GHI)	\$262.31	\$248.11	\$273.50	\$262.31	\$273.50	\$248.11	\$256.44	\$248.11	\$248.11	\$273.50
HealthNow New York Inc.				\$251.00****		\$209.75	\$209.75***	\$209.75***		\$251.00****
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$209.75				\$209.75	\$209.75 [†]			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$226.46***			\$226.46 [‡]				\$226.46***		
Humana	\$193.10	\$193.10	\$282.71	\$193.10 \$239.42	\$282.71	\$193.10	\$193.10	\$193.10	\$193.10	\$282.71
Mutual Of Omaha	\$202.52 \$214.05	\$202.52 \$214.05	\$269.36	\$214.05	\$269.36	\$202.52	\$202.52	\$202.52	\$202.52	\$214.05 \$269.36
State Farm Mutual Auto	\$375.04 \$389.92	\$375.04	\$404.79	\$389.92	\$404.79	\$375.04	\$375.04	\$375.04	\$375.04	\$404.79
UnitedHealthcare (AARP Program)	\$172.50 \$200.50	\$172.50	\$249.50	\$200.50	\$249.50	\$172.50	\$172.50 \$200.50	\$172.50 \$200.50	\$172.50	\$200.50 \$249.50

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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	\$321.81*	\$289.75*	\$362.99*	\$321.81*	\$362.99*	\$289.75*	\$289.75*	\$289.75*	\$289.75*	\$362.99*
First United American	\$248.00	\$248.00	\$303.00	\$248.00	\$303.00	\$248.00	\$248.00	\$248.00	\$248.00	\$303.00
Mutual Of Omaha	\$177.42 \$187.51	\$177.42 \$187.51	\$235.90	\$187.51	\$235.90	\$177.42	\$177.42	\$177.42	\$177.42	\$187.51 \$235.90

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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	\$231.77	\$200.87 \$222.50	\$309.03	\$256.50	\$309.03	\$200.87 \$222.50	\$200.87 \$222.50	\$200.87 \$222.50	\$222.50	\$309.03
American Progressive	\$368.38*	\$333.42*	\$417.43*	\$368.38*	\$417.43*	\$333.42*	\$333.42*	\$333.42*	\$333.42*	\$417.43*
Bankers Conesco	\$257.50	\$224.08	\$324.41	\$257.50	\$324.41	\$224.08	\$224.08 \$257.50	\$224.08	\$224.08	\$257.50 \$324.41
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)	\$231.43**			\$231.43**		\$210.83 \$236.18	\$210.83 \$231.43 \$236.18	\$231.43	\$231.43	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$250.98				\$250.98	\$250.98			
First United American	\$256.00	\$256.00	\$313.00	\$256.00	\$313.00	\$256.00	\$256.00	\$256.00	\$256.00	\$313.00
Group Health Incorporated (a/k/a GHI)	\$264.93	\$250.59	\$276.24	\$264.93	\$276.24	\$250.59	\$259.00	\$250.59	\$250.59	\$276.24
HealthNow New York Inc.				\$252.00****		\$210.76	\$210.76***	\$210.76***		\$252.00****
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$210.76				\$210.76	\$210.76 [†]			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$227.47***			\$227.47 [‡]				\$227.47***		
Humana	\$197.00	\$197.00	\$288.44	\$197.00 \$244.26	\$288.44	\$197.00	\$197.00	\$197.00	\$197.00	\$288.44
Mutual Of Omaha	\$269.59 \$284.97	\$269.59 \$284.97	\$358.79	\$284.97	\$358.79	\$269.59	\$269.59	\$269.59	\$269.59	\$284.97 \$358.79
State Farm Mutual Auto	\$378.78 \$393.83	\$378.78	\$408.79	\$393.83	\$408.79	\$378.78	\$378.78	\$378.78	\$378.78	\$408.79
Sterling Life	\$225.34 \$239.77	\$225.34 \$228.45 \$239.77	\$313.48	\$225.34 \$239.77 \$313.48	\$313.48	\$225.34 \$239.77	\$225.34 \$228.45 \$239.77	\$225.34 \$228.45 \$239.77	\$225.34	\$313.48
UnitedHealthcare (AARP Program)	\$173.25 \$201.50	\$173.25	\$250.75	\$201.50	\$250.75	\$173.25	\$173.25 \$201.50	\$173.25 \$201.50	\$173.25	\$201.50 \$250.75

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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
Bankers Conseco	\$62.56	\$54.54	\$78.62	\$62.56	\$78.62	\$54.54	\$54.54 \$62.56	\$54.54	\$54.54	\$62.56 \$78.62
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$59.90		\$79.14	\$68.69	\$79.14					\$79.14
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$94.50**			\$94.50**		\$86.09 \$88.33	\$86.09 \$88.33 \$94.50	\$94.50	\$94.50	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$102.43				\$102.43	\$102.43			
First United American	\$55.00	\$55.00	\$67.00	\$55.00	\$67.00	\$55.00	\$55.00	\$55.00	\$55.00	\$67.00
HealthNow New York Inc.				\$110.12****		\$91.04	\$91.04***	\$91.04***		\$110.12****
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$91.04				\$91.04	\$91.04 [†]			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$96.28***			\$96.28 [‡]				\$96.28***		
Humana	\$75.13	\$75.13	\$109.42	\$75.13 \$92.85	\$109.42	\$75.13	\$75.13	\$75.13	\$75.13	\$109.42

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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	\$334.80*	\$301.36*	\$377.50*	\$334.80*	\$377.50*	\$301.36*	\$301.36*	\$301.36*	\$301.36*	\$377.50*
Bankers Conseco	\$243.72	\$212.11	\$307.05	\$243.72	\$307.05	\$212.11	\$212.11 \$243.72	\$212.11	\$212.11	\$243.72 \$307.05
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$213.31		\$284.41	\$244.59	\$284.41					\$284.41
First United American	\$248.00	\$248.00	\$303.00	\$248.00	\$303.00	\$248.00	\$248.00	\$248.00	\$248.00	\$303.00
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

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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 Conseco	\$97.36	\$84.81	\$122.50	\$97.36	\$122.50	\$84.81	\$84.81 \$97.36	\$84.81	\$84.81	\$97.36 \$122.50
First United American	\$104.00	\$104.00	\$128.00	\$104.00	\$128.00	\$104.00	\$104.00	\$104.00	\$104.00	\$128.00
Humana	\$113.15	\$113.15	\$165.27	\$113.15 \$140.09	\$165.27	\$113.15	\$113.15	\$113.15	\$113.15	\$165.27
Sterling Life	\$103.35 \$110.93	\$103.35 \$104.69 \$110.93	\$152.95	\$103.35 \$110.93 \$152.95	\$152.95	\$103.35 \$110.93	\$103.35 \$104.69 \$110.93	\$103.35 \$104.69 \$110.93	\$103.35	\$152.95
UnitedHealthcare (AARP Program)	\$70.50 \$82.00	\$70.50	\$102.00	\$82.00	\$102.00	\$70.50	\$70.50 \$82.00	\$70.50 \$82.00	\$70.50	\$82.00 \$102.00

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	\$159.28	\$138.66	\$200.57	\$159.28	\$200.57	\$138.66	\$138.66 \$159.28	\$138.66	\$138.66	\$159.28 \$200.57
First United American	\$147.00	\$147.00	\$180.00	\$147.00	\$180.00	\$147.00	\$147.00	\$147.00	\$147.00	\$180.00
Humana	\$144.35	\$144.35	\$211.11	\$144.35 \$178.86	\$211.11	\$144.35	\$144.35	\$144.35	\$144.35	\$211.11
UnitedHealthcare (AARP Program)	\$100.75 \$117.00	\$100.75	\$145.50	\$117.00	\$145.50	\$100.75	\$100.75 \$117.00	\$100.75 \$117.00	\$100.75	\$117.00 \$145.50

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PLAN M	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	\$210.38	\$183.10	\$265.00	\$210.38	\$265.00	\$183.10	\$183.10 \$210.38	\$183.10	\$183.10	\$210.38 \$265.00
HealthNow New York Inc.				\$222.36****		\$179.25	\$179.25***	\$179.25***		\$222.36****
HealthNow New York Inc. <i>(d/b/a BC/BS of Western New York)</i>		\$179.25				\$179.25	\$179.25[†]			
HealthNow New York Inc. <i>(d/b/a BS of Northeastern New York)</i>	\$194.15***			\$194.15[‡]				\$194.15***		
Mutual Of Omaha	\$165.43 \$174.82	\$165.43 \$174.82	\$219.90	\$174.82	\$219.90	\$165.43	\$165.43	\$165.43	\$165.43	\$174.82 \$219.90

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**COMPARISON OF YEAR 2011 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF MARCH 1, 2011)**

PLAN N	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	\$160.06*	\$151.47*	\$205.45*	\$160.06*	\$205.45*	\$151.47*	\$151.47*	\$151.47*	\$151.47*	\$205.45*
Bankers Conseco	\$152.84	\$133.06	\$192.45	\$152.84	\$192.45	\$133.06	\$133.06 \$152.84	\$133.06	\$133.06	\$152.84 \$192.45
EmpireHealthChoice Assurance (d/b/a Empire BC/BS)	\$118.09		\$156.02	\$135.42	\$156.02					\$156.02
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$171.63**			\$171.63**		\$181.43 \$194.99	\$171.63 \$181.43 \$194.99	\$171.63	\$171.63	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$207.23				\$207.23	\$207.23			
First United American	\$178.00	\$178.00	\$218.00	\$178.00	\$218.00	\$178.00	\$178.00	\$178.00	\$178.00	\$218.00
HealthNow New York Inc.				\$221.59****		\$172.56	\$172.56***	\$172.56***		\$221.59****
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$172.56				\$172.56	\$172.56 [†]			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$183.69***			\$183.69 [‡]				\$183.69***		
Mutual Of Omaha	\$150.38 \$158.91	\$150.38 \$158.91	\$199.84	\$158.91	\$199.84	\$150.38	\$150.38	\$150.38	\$150.38	\$158.91 \$199.84
Sterling Life	\$173.30 \$185.25	\$173.30 \$175.20 \$185.25	\$247.20	\$173.30 \$185.25 \$247.20	\$247.20	\$173.30 \$185.25	\$173.30 \$175.20 \$185.25	\$173.30 \$175.20 \$185.25	\$173.30	\$247.20
UnitedHealthcare (AARP Program)	\$111.25 \$129.50	\$111.25	\$161.00	\$129.50	\$161.00	\$111.25	\$111.25 \$129.50	\$111.25 \$129.50	\$111.25	\$129.50 \$161.00

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

** Excellus offers this plan in Clinton, Delaware, Essex, Fulton, and Montgomery counties

*** HealthNow does not offer this plan in the following counties: Delaware, Franklin, Hamilton, Herkimer, Lewis, Otsego, Rockland, St. Lawrence, & Westchester

**** HealthNow offers this plan in Dutchess, Orange, Putnam, Sullivan, & Ulster counties

[†] Offered in Allegany County, areas with 148 as first 3 digits of zip code

[‡] Offered in Albany, Columbia, & Greene counties, areas with 124-127 as first 3 digits of zip code

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