

**Information About Your
2023 EmblemHealth Insurance Company (EHIC) Small Group Rates
(Effective January 2023)**

EmblemHealth Platinum PPO-N, EmblemHealth Gold PPO-N, EmblemHealth Gold Virtual EPO-N, EmblemHealth Gold Virtual EPO-M

National Association of Insurance Commissioners (NAIC) number 60094

EmblemHealth is requesting premium rate increases for certain plans. Your premium is the amount your group pays each month for insurance. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drive premiums. We want to assure you that we are mindful of the impact increases in premiums can have on you and your family, and we are taking every step to ensure that you have access to affordable, high-quality coverage.

EHIC's small group plans serve over 700 subscribers and 1,400 members. We have looked carefully at how medical costs are escalating and have submitted the below rate increases to the New York State Department of Financial Services (DFS). DFS will decide if the rate increases are appropriate.

| Percent Increase From 1st Quarter 2022 to 1st Quarter 2023 for Plans Renewing in the 1st Quarter of 2023 | |
|--|-------|
| EmblemHealth Platinum PPO-N | 45.7% |
| EmblemHealth Gold PPO-N | 42.9% |
| EmblemHealth Gold Virtual EPO-N | 43.7% |
| EmblemHealth Gold Virtual EPO-M | 65.3% |

| Percent Increase From 2nd Quarter 2022 to 2nd Quarter 2023 for Plans Renewing in the 2nd Quarter of 2023 | |
|--|-------|
| EmblemHealth Platinum PPO-N | 46.7% |
| EmblemHealth Gold PPO-N | 43.9% |
| EmblemHealth Gold Virtual EPO-N | 44.7% |
| EmblemHealth Gold Virtual EPO-M | 66.4% |

| Percent Increase From 3rd Quarter 2022 to 3rd Quarter 2023 for Plans Renewing in the 3rd Quarter of 2023 | |
|--|-------|
| EmblemHealth Platinum PPO-N | 47.7% |
| EmblemHealth Gold PPO-N | 44.8% |
| EmblemHealth Gold Virtual EPO-N | 45.6% |
| EmblemHealth Gold Virtual EPO-M | 67.5% |

(Continued)

| Percent Increase From 4th Quarter 2022 to 4th Quarter 2023 for Plans Renewing in the 4th Quarter of 2023 | |
|--|-------|
| EmblemHealth Platinum PPO-N | 48.8% |
| EmblemHealth Gold PPO-N | 45.8% |
| EmblemHealth Gold Virtual EPO-N | 46.6% |
| EmblemHealth Gold Virtual EPO-M | 68.7% |

Why do we need to increase premiums?

We increase premiums due to the rise in the cost of medical care, including the costs of hospital stays, prescription drugs, and other health services. Most of your premium goes toward paying for medical and pharmacy claims for members. In fact, New York State requires that at least 82% of the premium you pay directly covers member medical costs. As the cost and use of pharmacy drugs and medical services go up, so does the cost of medical care we must pay for. We expect that medical and pharmacy costs will continue to go up, on average, by 12% in 2022 and 2023.

Will all plans have the same premium increase?

No, your premium will increase based on when your group is due to renew and what plan you have, including specific network and benefit details; this is why premiums may be different.

When will premiums increase?

Your premium will increase on your group’s renewal date in 2023. EmblemHealth will send you a notice before the renewal date to let you know how much your premium is increasing.

Are these rates final?

No, these rates are not final. Your final renewal rate may be different from the proposed increases shown above. DFS may approve, modify, or deny the adjustment. EmblemHealth will notify you of your final, approved rate at least 60 days before your renewal date.

We know this is a lot of information. If you have questions, please contact your account manager.

Thank you for being an EmblemHealth member. We are committed to supporting you.