

**Information About Your 2021 HIP Large Group Rates**  
**(Effective January 2021)**  
**Includes HMO Prime, HIPaccess I, HMO Preferred, HMO Plus,**  
**Vytra HMO, and GHI HMO Plans**

National Association of Insurance Commissioners (NAIC) Number: 55247

EmblemHealth is requesting premium rate increases for certain large group plans insured by Health Insurance Plan of Greater New York (HIP), an EmblemHealth company. A premium is the monthly amount paid for health insurance. EmblemHealth is mindful of the impact rate changes can have on our customers, and we are taking every possible step to ensure you have access to quality, affordable health care coverage.

EmblemHealth's HMO large group plans serve approximately 249,000 members.

We have submitted an average rate increase of 6.3% to the New York State Department of Financial Services (DFS) for large group HMO plans. This proposed increase does not include any broker commission payments. You will see the exact premium increase on the notice that was mailed to you.

The percent increase will apply as of your renewal date in 2021 until your renewal date in 2022. The DFS will decide if the rate increase is appropriate.

**Why do we need to increase premiums?**

EmblemHealth needs to increase premiums due to the rise in the cost of medical care. Most of your rate goes toward paying for medical and pharmacy claims for members. In fact, New York State law requires that at least 85% of the premium you pay must directly cover member medical costs. As the cost and use of medical services and pharmacy drugs increases, so does the cost of medical care we pay.

**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. We made proposed changes based on the benefits, network, features, and the rating regions that apply to each plan.

**When will premiums increase?**

Your premium will increase on your group's renewal date in 2021. 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 increase shown above. The DFS may approve, modify, or deny the adjustment. EmblemHealth will notify you of your final, approved rate approximately 60 days before your renewal date.

We know this is a lot of information. If you have questions, please call us at the phone number on the back of your member ID card.

Thank you for being an EmblemHealth member. We will continue to work to provide you access to high-quality health care services at the most affordable rates.