



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

Advance Notice About Proposed Changes to Your EmblemHealth Premium Rates

Thank you for choosing EmblemHealth.

EmblemHealth is proposing rate increases to the New York State Department of Financial Services (DFS). The enclosed letter is a regulatory mailing letting you know of the potential premium increases to your health plan for 2022. Your premium is the amount you pay for health insurance every month.

You do not need to do anything in response to this mailing. You have the option to comment to the DFS about our rate request.

You can find a detailed explanation for why we are requesting a rate change at emblemhealth.com/2022_rates.

We are committed to supporting you.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran
Senior Vice President, Commercial Product and Strategy

Enclosures



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

Re: Notice of Proposed Premium Rate Change

EmblemHealth Platinum PPO-N

Health Insurance Oversight System (HIOS) Plan ID number 20984NY0440001

EmblemHealth Insurance Company (EHIC) is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	7.4%
April to June 2022	8.0%
July to September 2022	8.5%
October to December 2022	9.0%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 20984NY0440001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran
Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

Re: Notice of Proposed Premium Rate Change

EmblemHealth Gold PPO-N

Health Insurance Oversight System (HIOS) Plan ID number 20984NY0520001

EmblemHealth Insurance Company (EHIC) is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	7.4%
April to June 2022	7.9%
July to September 2022	8.5%
October to December 2022	9.0%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

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NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 20984NY0520001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

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Sincerely,

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Karen Moran
Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

Re: Notice of Proposed Premium Rate Change

EmblemHealth Gold Virtual EPO-N

Health Insurance Oversight System (HIOS) Plan ID number 20984NY0680001

EmblemHealth Insurance Company (EHIC) is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	8.0%
April to June 2022	8.6%
July to September 2022	9.1%
October to December 2022	9.6%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

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30-day comment period

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NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

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1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 20984NY0680001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)

Plain English summary of rate change

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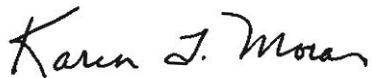
EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

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Sincerely,



Karen Moran
Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

Re: Notice of Proposed Premium Rate Change

EmblemHealth Gold Virtual EPO-M

Health Insurance Oversight System (HIOS) Plan ID number 20984NY0600001

EmblemHealth Insurance Company (EHIC) is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	13.1%
April to June 2022	13.6%
July to September 2022	14.2%
October to December 2022	14.7%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 20984NY0600001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)

Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

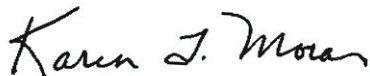
EmblemHealth website: emblemhealth.com/2022_rates

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,



Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

Re: Notice of Proposed Premium Rate Change

EmblemHealth Platinum Premier-P

Health Insurance Oversight System (HIOS) Plan ID number 88582NY1860001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	11.1%
April to June 2022	11.7%
July to September 2022	12.2%
October to December 2022	12.8%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

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You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY1860001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)

Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

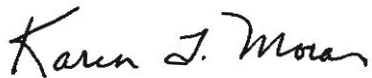
EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,



Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Platinum Premier-S**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY3590001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	11.1%
April to June 2022	11.6%
July to September 2022	12.2%
October to December 2022	12.7%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

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You can contact EmblemHealth for additional information at:

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55 Water Street
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United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY3590001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)

Plain English summary of rate change

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Notice of approved premium rate

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Sincerely,



Karen Moran
Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Gold Premier-P**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY0840001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	11.2%
April to June 2022	11.8%
July to September 2022	12.3%
October to December 2022	12.9%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

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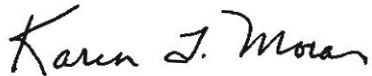
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55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Gold Premier-S**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY2490001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

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Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
Emblemhealth Silver Plus H.S.A.**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY3210001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	8.3%
April to June 2022	8.8%
July to September 2022	9.4%
October to December 2022	9.9%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY3210001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)

Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

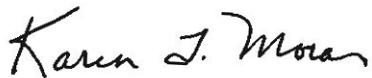
EmblemHealth website: emblemhealth.com/2022_rates

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,



Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Silver Premier-P**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY2650001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	9.9%
April to June 2022	10.4%
July to September 2022	11.0%
October to December 2022	11.5%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY2650001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Silver Premier-S**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY2810001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	10.4%
April to June 2022	11.0%
July to September 2022	11.5%
October to December 2022	12.1%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY2810001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Silver Value-S**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY2160001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	10.4%
April to June 2022	11.0%
July to September 2022	11.5%
October to December 2022	12.1%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY2160001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)

Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

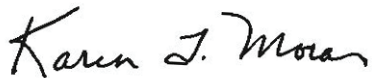
EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,



Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Silver Value-M**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY4230001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	11.2%
April to June 2022	11.8%
July to September 2022	12.3%
October to December 2022	12.9%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY4230001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Bronze Plus H.S.A.**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY2240001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	10.4%
April to June 2022	10.9%
July to September 2022	11.5%
October to December 2022	12.0%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY2240001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

Re: Notice of Proposed Premium Rate Change

EmblemHealth Bronze Premier-S

Health Insurance Oversight System (HIOS) Plan ID number
88582NY4470001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	10.3%
April to June 2022	10.8%
July to September 2022	11.4%
October to December 2022	11.9%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY4470001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)

Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:


EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,



Karen Moran
Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Bronze Value-S**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY2080001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	10.2%
April to June 2022	10.8%
July to September 2022	11.3%
October to December 2022	11.9%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY2080001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

Re: Notice of Proposed Premium Rate Change

EmblemHealth Bronze Premier-M

Health Insurance Oversight System (HIOS) Plan ID number 88582NY4550001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	11.2%
April to June 2022	11.8%
July to September 2022	12.3%
October to December 2022	12.9%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY4550001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)

Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:


EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,



Karen Moran
Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Bronze Value-M**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY4630001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	11.2%
April to June 2022	11.8%
July to September 2022	12.3%
October to December 2022	12.9%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY4630001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran

Senior Vice President, Commercial Product and Strategy



55 Water Street, New York, NY 10041-8190

Important plan information

June 4, 2021

**Re: Notice of Proposed Premium Rate Change
EmblemHealth Gold Value-S**

Health Insurance Oversight System (HIOS) Plan ID number 88582NY2570001

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2022. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify, or disapprove the requested rate change.

Proposed premium rate changes

If approved, the percentage change to your premium is listed in the chart below.

Your Renewal Date:	Requested Increase Applied to Your 2021 Rate:
January to March 2022	7.5%
April to June 2022	8.0%
July to September 2022	8.5%
October to December 2022	9.1%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

(Continued)

Why we are requesting a rate change

The requested increase is due to the rising cost of providing care to our members. As you know, the cost of hospital stays, prescription drugs, and other health services continues to go up. Each of these costs drives 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.

You can find more information on why we are requesting a rate change at emblemhealth.com/2022_rates.

30-day comment period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact EmblemHealth for additional information at:

EmblemHealth
Attn: Customer Service
55 Water Street
New York, NY 10041

Phone: **800-447-8255 (TTY: 711)**
Website: emblemhealth.com/2022_rates

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS website or via standard mail as follows:

DFS website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer.
2. The name of your plan.
3. Whether you have individual or group coverage.
4. Your HIOS Plan ID number, which is 88582NY2570001.

Written comments submitted to DFS will be posted on the DFS website without your personal information.

(Continued)



Plain English summary of rate change

We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

EmblemHealth website: [emblemhealth.com/2022_rates](https://www.emblemhealth.com/2022_rates)

DFS website: https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

Notice of approved premium rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2022 renewal date.

Sincerely,

A handwritten signature in black ink that reads "Karen J. Moran".

Karen Moran

Senior Vice President, Commercial Product and Strategy