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Memorandum

To: East End Health Plan Enrollees
From: East End Health Plan Board of Trustees
Date: March 16, 2007
Re: 2007/08 School Year Rates

The East End Health Plan Board of Trustees met on March 14th to approve new rates for the 2007/08 School Year. A priority of the Plan has always been to provide comprehensive benefits at a cost effective price. The Trustees are pleased that the East End Health Plan can continue to provide the benefits it does at a total cost that continues to be competitive with those of the Empire Plan.

Last year at this point in time the Plan had put in place a three year plan to solidify the financial condition of the East End Health Plan. This Plan included a rate increase last year of 16%, with anticipated rate increases for this year and next year of 13% and 12% respectively. The Trustees are pleased to report that due to the cost savings that have been achieved through the transition of administrators to United Healthcare, the Plan is on task to meet the goals of the three year plan one full year earlier and that the Plan is increasing its budget by only 9.79% for the upcoming School Year rather than the 13% it had originally forecasted.

The rates for the 2007/08 School Year that go into effect on July 1, 2006 are:

Individual Coverage - \$567 per month
Family Coverage - \$1,285 per month

Retired Enrollees 65 years of Age or Older Rates
Individual - \$517 per month

One Spouse covered by Medicare / One Spouse not covered by Medicare -
\$1,235 per month

Both Spouses covered by Medicare - \$1,185 per month