

**Information About Your 2025 EmblemHealth Plan, Inc.
Medicare Supplement Plan Premium Rates
(Effective January 2025)**

EmblemHealth Medicare Supplement Plan A, EmblemHealth Medicare Supplement Plan B, EmblemHealth Medicare Supplement Plan C, EmblemHealth Medicare Supplement Plan F, EmblemHealth Medicare Supplement Plan F+, EmblemHealth Medicare Supplement Plan G, EmblemHealth Medicare Supplement Plan G+, EmblemHealth Medicare Supplement Plan H, EmblemHealth Medicare Supplement Plan N

National Association of Insurance Commissioners (NAIC) number: 55239

EmblemHealth is requesting premium rate increases for certain plans. Your premium is the amount you pay each month for insurance. As you know, the cost of hospital stays, physician services, and other Medicare 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 we are taking every step to ensure that you have access to affordable supplemental coverage. The number of EmblemHealth's Medicare Supplement plan members affected by this change is over 2,000. 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 January 2024 to January 2025 for Plans starting January 1, 2025:

Medicare Supplement Plan	Rate Increase
Medicare Supplement Plan A	9.7%
Medicare Supplement Plan B	24.6%
Medicare Supplement Plan C	18.2%
Medicare Supplement Plan F	39.5%
Medicare Supplement Plan F+	6.8%
Medicare Supplement Plan G	25%
Medicare Supplement Plan G+	7.4%
Medicare Supplement Plan H	42.6%
Medicare Supplement Plan N	35%

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, physician, and other health services. Most of your premium goes toward paying for medical claims for members. In fact, New York State requires that at least 80% of the premium you pay directly covers member medical costs. As the cost and use of medical services go up, so does the cost of medical care we must pay for. We expect that medical costs will continue to go up, on average, by 8% in 2024 and 2025.

Will all plans have the same premium increase?

No, your premium will increase based on your plan and region, because medical costs and benefits vary by type of plan and where you live.

When will premiums increase?

Your premium will increase on **January 1, 2025, or on the policyholder's renewal date, whichever comes later.** EmblemHealth will send you a notice before your 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 call us at the number on the back of your member ID card to speak to a Customer Service representative.

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