

**GROUP HEALTH INCORPORATED**  
**Small Business Advantage Program Monthly Premium**  
**Rates**

*Sole Proprietor Groups*

**Rates Effective October 1, 2008 – December 31, 2008**

Region	Individual	Ind & Dep
Downstate	\$641.74	\$1,636.42
Mid-Hudson	\$619.27	\$1,579.14
Albany	\$571.13	\$1,456.41
Utica/Watertown	\$539.05	\$1,374.59
Syracuse	\$539.05	\$1,374.59
Rochester	\$539.05	\$1,374.59
Buffalo	\$539.05	\$1,374.59

**Albany:** Albany, Clinton, Essex, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington

**Buffalo:** Allegheny, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming

**Downstate:** Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester

**Mid-Hudson:** Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Sullivan, Ulster

**Rochester:** Livingston, Monroe, Ontario, Seneca, Wayne, Yates

**Syracuse:** Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga, Tompkins

**Utica:** Chenango, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence

In accordance with Section 4303 of the New York Insurance Law, the following riders to the Small Business Advantage Program are available at an additional cost:

**Hospital:**

Diagnosis and Treatment of Mental, Nervous or Emotional Disorders (PLH-5007)

Diagnosis and Treatment of Alcoholism and Substance Abuse (PLH-5008)

Skilled Nursing Facility Care (PLH-5005)

**Medical:**

Diagnosis and Treatment of Mental, Nervous or Emotional Disorders (PLC-1229)

Professional Nursing Services (PLC-1094-A)

**TEIGIT**      **632 Plank Rd Suite 203 Clifton Park, NY 12065**  
**Tel: 518-348-1270, 800-886-7504 Fax: 518-348-1273**