

GHI Broker eNewsFlash

Rates Decreasing for Leading GHI Plans!

-- A Great Time to Bring New Groups to GHI --

May 30, 2008

For the past year, GHI has held the line on rates for many of our most popular plans—keeping rates steady or increasing them slightly. Now two leading GHI plans will actually have **lower rates** in 3rd Quarter 2008, and others will have **very slight** increases or decreases.

We invite you to evaluate your clients' PPO and EPO plans with other carriers to see how they stack up against GHI's low rates and high-value benefits. **Now is the perfect opportunity to transfer new groups to one of GHI's popular plans**, as shown below.

Program	Plans with Rate Changes	Average 3rd Quarter Rate Change over 2nd Quarter Rate Change
PPO	\$30/\$40 copays	2.5% decrease to 0.8% increase
EPO	\$30/\$40 copays	1.0% decrease to 0.7% increase
EPO Share	All plans	No increase to 0.9% increase
HSA EPO/PPO	All plans	No increase

With GHI's low rates, large provider network, and family-friendly benefits—including no office visit copays for eligible dependent children and dependent students—we continue to offer your clients the best value in the marketplace.

Third Quarter rates are effective July 1, 2008 and are guaranteed through September 30, 2008.

For more information, contact your GHI GA Sales Representative.

GHI policy form #s: PLH-SGC-991, PLH-SGC-976-2, PLH-SGC-995/ PLH-EPO-100-A, PLH-SGC-1000/ PLH-SGC-997, et. al.

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