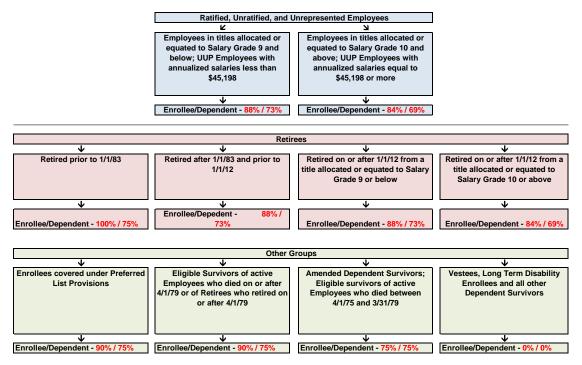
ATTACHMENT 18



Employer Premium Contribution Rates—
"Health Maintenance Organizations
Specifications for the New York State Health Insurance
Program"

Employer Premium Contribution Rates (1)



A Participating Employer's (PE) rate of contribution towards coverage for employees, retirees, and dependents shall be not less than 50 percent of the charge on account of individual coverage and 35 percent of the charge on account of dependent coverage, as required under Chapter V Regulations of the Department of Civil Service Part 73.3 (b).

(1)The State's dollar contribution for the non-prescription drug components of the HMO premium, will not exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.