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COMMISSIONER

NY10-01

TO: State Agency Health Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: 2010 Health Insurance Contribution Biweekly Rates
2010 Dental and Vision Rates for Leave without Pay

DATE: January 21, 2010

Attached are the 2010 New York State Health Insurance Program (NYSHIP) premium rates and Medicare Part "B" reimbursement rates effective January 1, 2010. The NYSHIP rates are presented in three basic groupings:

- Schedule I – Settled With Drug Coverage
- Schedule II – Unsettled With Drug Coverage
- Schedule III – CSEA and Courts
- Full Share Dental and Vision Rates

These schedules differentiate the rates applicable to employees in bargaining units whose contract negotiations have remained unsettled, from those that have reached agreement with the Governor's Office of Employee Relations.

The Empire Plan rates, in aggregate, will increase 3.25%. The percentage changes for individual and family rates vary due to the separate rating of enrollee and dependent experience as well as the bargaining status of the respective groups.

Overall, the HMO rates have increased an average of 10.1%, with varying percentage changes for both individual HMOs and coverage types. The increase in the employee deduction by HMO can vary significantly due to the impact of the HMO capping formulas. The capping formula affects 18 of the 20 HMO option codes for individual coverage and 19 of the 20 HMO option codes for family coverage.

Questions may be directed to your processor.

New York State Health Insurance Program 2010 Rates
SCHEDULE I - BIWEEKLY ENROLLEE SHARE PREMIUM WITH DRUG COVERAGE - SETTLED

Benefit Programs: A02, A03, A04, A05, A06, A07, A09, A10, A11, A12, A19, A22, A23, A28, A29, A33, A34, A35, A40, L19

Medicare: 44.37*

Code	Plan	Ind	Fam
001	The Empire Plan Available to enrollees and their eligible dependents worldwide	22.97	99.60
210	Aetna Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey.	112.26	410.75
066	Blue Choice Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	18.08	91.30
063	Capital District Physicians' Health Plan (CDPHP) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	20.79	115.98
300	Capital District Physicians' Health Plan (CDPHP) Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	55.95	207.89
310	Capital District Physicians' Health Plan (CDPHP) Serving Dutchess, Orange and Ulster counties	63.31	226.61
067	Community Blue Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	43.09	216.53
280	Empire BlueCross BlueShield HMO (Upstate) Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	92.61	320.02
290	Empire BlueCross BlueShield HMO (Downstate) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	118.73	388.41
320	Empire BlueCross BlueShield HMO (Mid-Hudson) Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	148.81	467.07
220	GHI HMO Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	68.55	260.81
350	GHI HMO Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	85.60	315.86
050	HIP Health Plan of New York Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	54.20	182.61
072	HMO Blue Excellus BlueCross BlueShield, Central New York Region Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	74.38	227.97
160	HMO Blue Excellus BlueCross BlueShield, Utica Region Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	58.74	211.71
059	Independent Health Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	37.79	165.40
060	MVP Health Care (East) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	20.39	119.95
330	MVP Health Care (Central) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Tompkins counties	46.83	189.06
340	MVP Health Care (Mid-Hudson) Serving Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster counties	65.66	238.75
360	MVP Health Care (North Region) Franklin and St. Lawrence counties	74.99	262.88
058	MVP Health Care (Rochester) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties	36.54	141.63

* Medicare is income sensitive – this is the basic bi-weekly premium rate.

New York State Health Insurance Program 2010 Rates
SCHEDULE I - BIWEEKLY FULL SHARE PREMIUM WITH DRUG COVERAGE - SETTLED

Benefit Programs: A02, A03, A04, A05, A06, A07, A09, A10, A11, A12, A19, A22, A23, A28, A29, A33, A34, A35, A40, L19

Medicare: 44.37*

Code	Plan	Ind	Fam
001	The Empire Plan Available to enrollees and their eligible dependents worldwide	229.71	536.25
210	Aetna Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey.	299.44	816.71
066	Blue Choice Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	180.76	473.66
063	Capital District Physicians' Health Plan (CDPHP) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	207.92	533.83
300	Capital District Physicians' Health Plan (CDPHP) Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	245.43	630.15
310	Capital District Physicians' Health Plan (CDPHP) Serving Dutchess, Orange and Ulster counties	252.14	647.40
067	Community Blue Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	233.38	647.83
280	Empire BlueCross BlueShield HMO (Upstate) Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	307.94	803.68
290	Empire BlueCross BlueShield HMO (Downstate) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	334.53	873.18
320	Empire BlueCross BlueShield HMO (Mid-Hudson) Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	364.83	952.36
220	GHI HMO Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	269.67	709.15
350	GHI HMO Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	286.73	764.20
050	HIP Health Plan of New York Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	259.87	636.73
072	HMO Blue Excellus BlueCross BlueShield, Central New York Region Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	267.37	651.54
160	HMO Blue Excellus BlueCross BlueShield, Utica Region Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	242.22	617.93
059	Independent Health Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	232.84	600.95
060	MVP Health Care (East) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	200.93	519.87
330	MVP Health Care (Central) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Tompkins counties	229.40	593.53
340	MVP Health Care (Mid-Hudson) Serving Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster counties	251.14	649.77
360	MVP Health Care (North Region) Franklin and St. Lawrence counties	260.47	673.91
058	MVP Health Care (Rochester) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties	217.73	543.13

* Medicare is income sensitive – this is the basic bi-weekly premium rate.

New York State Health Insurance Program 2010 Rates
SCHEDULE II - BIWEEKLY ENROLLEE SHARE PREMIUM WITH DRUG COVERAGE – UNSETTLED

Benefit Programs: A24, A25, A37, A48, A50, A51,A53

Medicare: 44.37*

Code	Plan	Ind	Fam
001	The Empire Plan Available to enrollees and their eligible dependents worldwide	23.57	101.83
210	Aetna Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey.	111.63	409.32
066	Blue Choice Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	18.08	91.30
063	Capital District Physicians' Health Plan (CDPHP) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	20.79	114.55
300	Capital District Physicians' Health Plan (CDPHP) Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	55.32	206.46
310	Capital District Physicians' Health Plan (CDPHP) Serving Dutchess, Orange and Ulster counties	62.68	225.18
067	Community Blue Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	42.46	215.10
280	Empire BlueCross BlueShield HMO (Upstate) Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	91.98	318.59
290	Empire BlueCross BlueShield HMO (Downstate) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	118.10	386.98
320	Empire BlueCross BlueShield HMO (Mid-Hudson) Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	148.18	465.64
220	GHI HMO Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	67.92	259.38
350	GHI HMO Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	84.97	314.43
050	HIP Health Plan of New York Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	53.57	181.18
072	HMO Blue Excellus BlueCross BlueShield, Central New York Region Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	73.75	226.54
160	HMO Blue Excellus BlueCross BlueShield, Utica Region Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	58.11	210.28
059	Independent Health Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	37.16	163.97
060	MVP Health Care (East) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	20.09	118.52
330	MVP Health Care (Central) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Tompkins counties	46.20	187.63
340	MVP Health Care (Mid-Hudson) Serving Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster counties	65.03	237.32
360	MVP Health Care (North Region) Franklin and St. Lawrence counties	74.36	261.45
058	MVP Health Care (Rochester) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties	35.91	140.20

* Medicare is income sensitive – this is the basic bi-weekly premium rate.

New York State Health Insurance Program 2010 Rates
SCHEDULE II - BIWEEKLY FULL SHARE PREMIUM WITH DRUG COVERAGE - UNSETTLED

Benefit Programs: A24, A25, A37, A48, A50, A51,A53

Medicare: 44.37*

Code	Plan	Ind	Fam
001	The Empire Plan Available to enrollees and their eligible dependents worldwide	235.69	548.75
210	Aetna Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey.	299.44	816.71
066	Blue Choice Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	180.76	473.66
063	Capital District Physicians' Health Plan (CDPHP) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	207.92	533.83
300	Capital District Physicians' Health Plan (CDPHP) Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	245.43	630.15
310	Capital District Physicians' Health Plan (CDPHP) Serving Dutchess, Orange and Ulster counties	252.14	647.40
067	Community Blue Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	233.38	647.83
280	Empire BlueCross BlueShield HMO (Upstate) Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	307.94	803.68
290	Empire BlueCross BlueShield HMO (Downstate) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	334.53	873.18
320	Empire BlueCross BlueShield HMO (Mid-Hudson) Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	364.83	952.36
220	GHI HMO Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	269.67	709.15
350	GHI HMO Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	286.73	764.20
050	HIP Health Plan of New York Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	259.87	636.73
072	HMO Blue Excellus BlueCross BlueShield, Central New York Region Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	267.37	651.54
160	HMO Blue Excellus BlueCross BlueShield, Utica Region Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	242.22	617.93
059	Independent Health Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	232.84	600.95
060	MVP Health Care (East) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	200.93	519.87
330	MVP Health Care (Central) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Tompkins counties	229.40	593.53
340	MVP Health Care (Mid-Hudson) Serving Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster counties	251.14	649.77
360	MVP Health Care (North Region) Franklin and St. Lawrence counties	260.47	673.91
058	MVP Health Care (Rochester) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties	217.73	543.13

* Medicare is income sensitive – this is the basic bi-weekly premium rate.

New York State Health Insurance Program 2010 Rates
SCHEDULE III - BIWEEKLY ENROLLEE SHARE PREMIUM WITH DRUG COVERAGE – CSEA & COURTS

Benefit Programs: A01, A13, A14, A15, A17, A20, A21, A36, A39, A41, A43, A44, A45, A46, A47

Medicare: 44.37*

Code	Plan	Ind	Fam
001	The Empire Plan Available to enrollees and their eligible dependents worldwide	23.47	101.38
210	Aetna Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey.	112.26	410.75
066	Blue Choice Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	18.08	91.30
063	Capital District Physicians' Health Plan (CDPHP) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	20.79	115.98
300	Capital District Physicians' Health Plan (CDPHP) Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	55.95	207.89
310	Capital District Physicians' Health Plan (CDPHP) Serving Dutchess, Orange and Ulster counties	63.31	226.61
067	Community Blue Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	43.09	216.53
280	Empire BlueCross BlueShield HMO (Upstate) Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	92.61	320.02
290	Empire BlueCross BlueShield HMO (Downstate) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	118.73	388.41
320	Empire BlueCross BlueShield HMO (Mid-Hudson) Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	148.81	467.07
220	GHI HMO Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	68.55	260.81
350	GHI HMO Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	85.60	315.86
050	HIP Health Plan of New York Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	54.20	182.61
072	HMO Blue Excellus BlueCross BlueShield, Central New York Region Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	74.38	227.97
160	HMO Blue Excellus BlueCross BlueShield, Utica Region Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	58.74	211.71
059	Independent Health Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	37.79	165.40
060	MVP Health Care (East) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	20.39	119.95
330	MVP Health Care (Central) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Tompkins counties	46.83	189.06
340	MVP Health Care (Mid-Hudson) Serving Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster counties	65.66	238.75
360	MVP Health Care (North) Franklin and St. Lawrence counties	74.99	262.88
058	MVP Health Care (Rochester) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties	36.54	141.63

* Medicare is income sensitive – this is the basic bi-weekly premium rate.

New York State Health Insurance Program 2010 Rates
SCHEDULE III - BIWEEKLY FULL SHARE PREMIUM WITH DRUG COVERAGE – CSEA & COURTS

Benefit Programs: A01, A13, A14, A15, A17, A20, A21, A36, A39, A41, A43, A44, A45, A46, A47

Medicare: 44.37*

Code	Plan	Ind	Fam
001	The Empire Plan Available to enrollees and their eligible dependents worldwide	234.66	546.32
210	Aetna Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey.	299.44	816.71
066	Blue Choice Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	180.76	473.66
063	Capital District Physicians' Health Plan (CDPHP) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	207.92	533.83
300	Capital District Physicians' Health Plan (CDPHP) Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	245.43	630.15
310	Capital District Physicians' Health Plan (CDPHP) Serving Dutchess, Orange and Ulster counties	252.14	647.40
067	Community Blue Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	233.38	647.83
280	Empire BlueCross BlueShield HMO (Upstate) Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	307.94	803.68
290	Empire BlueCross BlueShield HMO (Downstate) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	334.53	873.18
320	Empire BlueCross BlueShield HMO (Mid-Hudson) Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	364.83	952.36
220	GHI HMO Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	269.67	709.15
350	GHI HMO Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	286.73	764.20
050	HIP Health Plan of New York Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	259.87	636.73
072	HMO Blue Excellus BlueCross BlueShield, Central New York Region Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	267.37	651.54
160	HMO Blue Excellus BlueCross BlueShield, Utica Region Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	242.22	617.93
059	Independent Health Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	232.84	600.95
060	MVP Health Care (East) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	200.93	519.87
330	MVP Health Care (Central) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Tompkins counties	229.40	593.53
340	MVP Health Care (Mid-Hudson) Serving Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster counties	251.14	649.77
360	MVP Health Care (North Region) Franklin and St. Lawrence counties	260.47	673.91
058	MVP Health Care (Rochester) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties	217.73	543.13

* Medicare is income sensitive – this is the basic bi-weekly premium rate.

**NYS Health Insurance Program
Dental and Vision Rates
Effective January 1, 2010**

**Biweekly Benefit Programs
Dental Program**

A02, A04, A05, A07, A09, A10,
A11, A15, A17, A19, A22, A23,
A24, A25, A33, A35, A36, A37,
A43, A46, A48, A50, A51, L19,
R11, R16, R17, R18, R19, R20,
R25, R61, R69, R75

Full Share LWOP rates			
D E N T A L		Biweekly	Monthly
	Individual	\$ 13.65	\$ 29.66
	Family	\$ 35.37	\$ 76.85

**Biweekly Benefit Programs
Vision Program**

A02, A04, A05, A09, A10, A11,
A22, A23, A24, A33, R16, R17,
R18, R19, R20, R61, R69, R75

Full Share LWOP rates			
V I S I O N		Biweekly	Monthly
	Individual	\$ 1.97	\$ 4.27
	Family	\$ 5.08	\$ 11.03

**Biweekly Benefit Programs
Vision Program With Laser
Benefits**

A25, A37, A50, A51

Full Share LWOP rates			
V I S I O N		Biweekly	Monthly
	Individual	\$ 4.75	
	Family	\$ 7.87	

**COBRA Benefit Programs
Dental Program**

C02, C04, C05, C07, C09, C10,
C11, C15, C17, C25, C27, C29,
C30, C31, C32, C37, C43, C48,
C50, C51

COBRA Monthly rates			
C O B R A		Dental	Vision
	Individual	\$ 30.25	\$ 4.36
	Family	\$ 78.39	\$ 11.25

**COBRA Benefit Programs Vision
Program**

C02, C04, C05, C09, C10, C11, C25,
C29, C30, C31, C32, C48, C50, C51

**COBRA Benefit Programs
Vision Program With Laser
Benefits**

C25, C37, C50, C51

COBRA Monthly rates			
C O B R A		Dental	Vision
	Individual	\$ 30.25	\$ 10.54
	Family	\$ 78.39	\$ 17.43