

Rates Effective January 1, 2014

Page 1 of 3

**Low Income Subsidy**  
**Benefit Program G51, G54, G57, G58, G59, G61, G65, G69, G71, G74, G75**

90% / 75% Employer Contribution Rate Formula

**WITH CAPPING**

\*Medicare: 104.90

|                                                    | <b>O<br/>P<br/>T</b> | <b>C<br/>O<br/>V</b> | <b>M<br/>E<br/>D</b> | Employee<br>Share | Employer<br>Share | Full Share<br>LWOP |
|----------------------------------------------------|----------------------|----------------------|----------------------|-------------------|-------------------|--------------------|
| <b><u>Empire Plan</u></b>                          |                      |                      |                      |                   |                   |                    |
| Individual                                         | 001                  | 1                    | 0                    | 46.44             | 417.96            | 464.40             |
| Medicare                                           | 001                  | 1                    | 1                    | (58.46)           | 522.86            | 359.50             |
| Family                                             | 001                  | 4                    | 0                    | 225.27            | 954.44            | 1,179.71           |
| 1 Medicare                                         | 001                  | 4                    | 1                    | 120.37            | 1,059.34          | 1,074.81           |
| 2 Medicares                                        | 001                  | 4                    | 2                    | 15.47             | 1,164.24          | 969.91             |
| <b><u>HIP (050)</u></b>                            |                      |                      |                      |                   |                   |                    |
| Individual                                         | 050                  | 1                    | 0                    | 137.44            | 417.96            | 555.40             |
| Medicare                                           | 050                  | 1                    | 1                    | 32.54             | 522.86            | 450.50             |
| Family                                             | 050                  | 4                    | 0                    | 382.29            | 954.44            | 1,336.73           |
| 1 Medicare                                         | 050                  | 4                    | 1                    | 277.39            | 1,059.34          | 1,231.83           |
| 2 Medicares                                        | 050                  | 4                    | 2                    | 172.49            | 1,164.24          | 1,126.93           |
| <b><u>MVP Health Care Rochester (058)</u></b>      |                      |                      |                      |                   |                   |                    |
| Individual                                         | 058                  | 1                    | 0                    | 41.22             | 370.99            | 412.21             |
| Medicare                                           | 058                  | 1                    | 1                    | (63.68)           | 475.89            | 307.31             |
| Family                                             | 058                  | 4                    | 0                    | 189.45            | 815.67            | 1,005.12           |
| 1 Medicare                                         | 058                  | 4                    | 1                    | 84.55             | 920.57            | 900.22             |
| 2 Medicares                                        | 058                  | 4                    | 2                    | (20.35)           | 1,025.47          | 795.32             |
| <b><u>Independent Health (059)</u></b>             |                      |                      |                      |                   |                   |                    |
| Individual                                         | 059                  | 1                    | 0                    | 81.23             | 417.96            | 499.19             |
| Medicare                                           | 059                  | 1                    | 1                    | (23.67)           | 522.86            | 394.29             |
| Family                                             | 059                  | 4                    | 0                    | 269.29            | 954.44            | 1,223.73           |
| 1 Medicare                                         | 059                  | 4                    | 1                    | 164.39            | 1,059.34          | 1,118.83           |
| 2 Medicares                                        | 059                  | 4                    | 2                    | 59.49             | 1,164.24          | 1,013.93           |
| <b><u>MVP Health Care - East Region (060)</u></b>  |                      |                      |                      |                   |                   |                    |
| Individual                                         | 060                  | 1                    | 0                    | 45.68             | 411.10            | 456.78             |
| Medicare                                           | 060                  | 1                    | 1                    | (59.22)           | 516.00            | 351.88             |
| Family                                             | 060                  | 4                    | 0                    | 211.34            | 908.09            | 1,119.43           |
| 1 Medicare                                         | 060                  | 4                    | 1                    | 106.44            | 1,012.99          | 1,014.53           |
| 2 Medicares                                        | 060                  | 4                    | 2                    | 1.54              | 1,117.89          | 909.63             |
| <b><u>Capital District PHP - Capital (063)</u></b> |                      |                      |                      |                   |                   |                    |
| Individual                                         | 063                  | 1                    | 0                    | 55.46             | 417.96            | 473.42             |
| Medicare                                           | 063                  | 1                    | 1                    | (49.44)           | 522.86            | 368.52             |
| Family                                             | 063                  | 4                    | 0                    | 218.52            | 939.62            | 1,158.14           |
| 1 Medicare                                         | 063                  | 4                    | 1                    | 113.62            | 1,044.52          | 1,053.24           |
| 2 Medicares                                        | 063                  | 4                    | 2                    | 8.72              | 1,149.42          | 948.34             |

Rates Effective January 1, 2014

Page 2 of 3

**Low Income Subsidy**  
**Benefit Program G51, G54, G57, G58, G59, G61, G65, G69, G71, G74, G75**

90% / 75% Employer Contribution Rate Formula

**WITH CAPPING**

\*Medicare: 104.90

|                                                        | <b>O<br/>P<br/>T</b> | <b>C<br/>O<br/>V</b> | <b>M<br/>E<br/>D</b> | Employee<br>Share | Employer<br>Share | Full Share<br>LWOP |
|--------------------------------------------------------|----------------------|----------------------|----------------------|-------------------|-------------------|--------------------|
| <b><u>Blue Choice (066)</u></b>                        |                      |                      |                      |                   |                   |                    |
| Individual                                             | 066                  | 1                    | 0                    | 43.69             | 393.24            | 436.93             |
| Medicare                                               | 066                  | 1                    | 1                    | (61.21)           | 498.14            | 332.03             |
| Family                                                 | 066                  | 4                    | 0                    | 204.09            | 874.45            | 1,078.54           |
| 1 Medicare                                             | 066                  | 4                    | 1                    | 99.19             | 979.35            | 973.64             |
| 2 Medicares                                            | 066                  | 4                    | 2                    | (5.71)            | 1,084.25          | 868.74             |
| <b><u>Community Blue (067)</u></b>                     |                      |                      |                      |                   |                   |                    |
| Individual                                             | 067                  | 1                    | 0                    | 45.53             | 409.82            | 455.35             |
| Medicare                                               | 067                  | 1                    | 1                    | (59.37)           | 514.72            | 350.45             |
| Family                                                 | 067                  | 4                    | 0                    | 206.26            | 892.02            | 1,098.28           |
| 1 Medicare                                             | 067                  | 4                    | 1                    | 101.36            | 996.92            | 993.38             |
| 2 Medicares                                            | 067                  | 4                    | 2                    | (3.54)            | 1,101.82          | 888.48             |
| <b><u>HMO Blue - Central New York Region (072)</u></b> |                      |                      |                      |                   |                   |                    |
| Individual                                             | 072                  | 1                    | 0                    | 289.28            | 417.96            | 707.24             |
| Medicare                                               | 072                  | 1                    | 1                    | 184.38            | 522.86            | 602.34             |
| Family                                                 | 072                  | 4                    | 0                    | 777.22            | 954.44            | 1,731.66           |
| 1 Medicare                                             | 072                  | 4                    | 1                    | 672.32            | 1,059.34          | 1,626.76           |
| 2 Medicares                                            | 072                  | 4                    | 2                    | 567.42            | 1,164.24          | 1,521.86           |
| <b><u>HMO Blue - Utica (160)</u></b>                   |                      |                      |                      |                   |                   |                    |
| Individual                                             | 160                  | 1                    | 0                    | 301.58            | 417.96            | 719.54             |
| Medicare                                               | 160                  | 1                    | 1                    | 196.68            | 522.86            | 614.64             |
| Family                                                 | 160                  | 4                    | 0                    | 885.62            | 954.44            | 1,840.06           |
| 1 Medicare                                             | 160                  | 4                    | 1                    | 780.72            | 1,059.34          | 1,735.16           |
| 2 Medicares                                            | 160                  | 4                    | 2                    | 675.82            | 1,164.24          | 1,630.26           |
| <b><u>Aetna (210)</u></b>                              |                      |                      |                      |                   |                   |                    |
| Individual                                             | 210                  | 1                    | 0                    | 305.49            | 417.96            | 723.45             |
| Medicare                                               | 210                  | 1                    | 1                    | 200.59            | 522.86            | 618.55             |
| Family                                                 | 210                  | 4                    | 0                    | 1,184.93          | 954.44            | 2,139.37           |
| 1 Medicare                                             | 210                  | 4                    | 1                    | 1,080.03          | 1,059.34          | 2,034.47           |
| 2 Medicares                                            | 210                  | 4                    | 2                    | 975.13            | 1,164.24          | 1,929.57           |
| <b><u>GHI HMO (220)</u></b>                            |                      |                      |                      |                   |                   |                    |
| Individual                                             | 220                  | 1                    | 0                    | 197.45            | 417.96            | 615.41             |
| Medicare                                               | 220                  | 1                    | 1                    | 92.55             | 522.86            | 510.51             |
| Family                                                 | 220                  | 4                    | 0                    | 647.57            | 954.44            | 1,602.01           |
| 1 Medicare                                             | 220                  | 4                    | 1                    | 542.67            | 1,059.34          | 1,497.11           |
| 2 Medicares                                            | 220                  | 4                    | 2                    | 437.77            | 1,164.24          | 1,392.21           |

Rates Effective January 1, 2014

Page 3 of 3

**Low Income Subsidy**  
**Benefit Program G51, G54, G57, G58, G59, G61, G65, G69, G71, G74, G75**

90% / 75% Employer Contribution Rate Formula

**WITH CAPPING**

\*Medicare: 104.90

|                                                                  | <b>O<br/>P<br/>T</b> | <b>C<br/>O<br/>V</b> | <b>M<br/>E<br/>D</b> | Employee<br>Share | Employer<br>Share | Full Share<br>LWOP |
|------------------------------------------------------------------|----------------------|----------------------|----------------------|-------------------|-------------------|--------------------|
| <b><u>Empire BlueCross BlueShield HMO - Upstate (280)</u></b>    |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 280                  | 1                    | 0                    | 192.40            | 417.96            | 610.36             |
| Medicare                                                         | 280                  | 1                    | 1                    | 87.50             | 522.86            | 505.46             |
| Family                                                           | 280                  | 4                    | 0                    | 611.86            | 954.44            | 1,566.30           |
| 1 Medicare                                                       | 280                  | 4                    | 1                    | 506.96            | 1,059.34          | 1,461.40           |
| 2 Medicares                                                      | 280                  | 4                    | 2                    | 402.06            | 1,164.24          | 1,356.50           |
| <b><u>Empire BlueCross BlueShield HMO - Downstate (290)</u></b>  |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 290                  | 1                    | 0                    | 347.16            | 417.96            | 765.12             |
| Medicare                                                         | 290                  | 1                    | 1                    | 242.26            | 522.86            | 660.22             |
| Family                                                           | 290                  | 4                    | 0                    | 1,016.28          | 954.44            | 1,970.72           |
| 1 Medicare                                                       | 290                  | 4                    | 1                    | 911.38            | 1,059.34          | 1,865.82           |
| 2 Medicares                                                      | 290                  | 4                    | 2                    | 806.48            | 1,164.24          | 1,760.92           |
| <b><u>Capital District PHP - Central (300)</u></b>               |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 300                  | 1                    | 0                    | 137.20            | 417.96            | 555.16             |
| Medicare                                                         | 300                  | 1                    | 1                    | 32.30             | 522.86            | 450.26             |
| Family                                                           | 300                  | 4                    | 0                    | 409.82            | 954.44            | 1,364.26           |
| 1 Medicare                                                       | 300                  | 4                    | 1                    | 304.92            | 1,059.34          | 1,259.36           |
| 2 Medicares                                                      | 300                  | 4                    | 2                    | 200.02            | 1,164.24          | 1,154.46           |
| <b><u>Capital District PHP - W. Hudson Valley (310)</u></b>      |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 310                  | 1                    | 0                    | 151.02            | 417.96            | 568.98             |
| Medicare                                                         | 310                  | 1                    | 1                    | 46.12             | 522.86            | 464.08             |
| Family                                                           | 310                  | 4                    | 0                    | 442.61            | 954.44            | 1,397.05           |
| 1 Medicare                                                       | 310                  | 4                    | 1                    | 337.71            | 1,059.34          | 1,292.15           |
| 2 Medicares                                                      | 310                  | 4                    | 2                    | 232.81            | 1,164.24          | 1,187.25           |
| <b><u>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</u></b> |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 320                  | 1                    | 0                    | 331.60            | 417.96            | 749.56             |
| Medicare                                                         | 320                  | 1                    | 1                    | 226.70            | 522.86            | 644.66             |
| Family                                                           | 320                  | 4                    | 0                    | 975.65            | 954.44            | 1,930.09           |
| 1 Medicare                                                       | 320                  | 4                    | 1                    | 870.75            | 1,059.34          | 1,825.19           |
| 2 Medicares                                                      | 320                  | 4                    | 2                    | 765.85            | 1,164.24          | 1,720.29           |
| <b><u>MVP Health Care - Central Region (330)</u></b>             |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 330                  | 1                    | 0                    | 97.05             | 417.96            | 515.01             |
| Medicare                                                         | 330                  | 1                    | 1                    | (7.85)            | 522.86            | 410.11             |
| Family                                                           | 330                  | 4                    | 0                    | 307.43            | 954.44            | 1,261.87           |
| 1 Medicare                                                       | 330                  | 4                    | 1                    | 202.53            | 1,059.34          | 1,156.97           |
| 2 Medicares                                                      | 330                  | 4                    | 2                    | 97.63             | 1,164.24          | 1,052.07           |
| <b><u>MVP Health Care - Mid Hudson (340)</u></b>                 |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 340                  | 1                    | 0                    | 80.22             | 417.96            | 498.18             |
| Medicare                                                         | 340                  | 1                    | 1                    | (24.68)           | 522.86            | 393.28             |
| Family                                                           | 340                  | 4                    | 0                    | 256.88            | 954.44            | 1,211.32           |
| 1 Medicare                                                       | 340                  | 4                    | 1                    | 151.98            | 1,059.34          | 1,106.42           |
| 2 Medicares                                                      | 340                  | 4                    | 2                    | 47.08             | 1,164.24          | 1,001.52           |
| <b><u>GHI HMO - HV &amp; Ulster Regions (350)</u></b>            |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 350                  | 1                    | 0                    | 255.14            | 417.96            | 673.10             |
| Medicare                                                         | 350                  | 1                    | 1                    | 150.24            | 522.86            | 568.20             |
| Family                                                           | 350                  | 4                    | 0                    | 831.12            | 954.44            | 1,785.56           |
| 1 Medicare                                                       | 350                  | 4                    | 1                    | 726.22            | 1,059.34          | 1,680.66           |
| 2 Medicares                                                      | 350                  | 4                    | 2                    | 621.32            | 1,164.24          | 1,575.76           |
| <b><u>MVP HealthCare - North Regions (360)</u></b>               |                      |                      |                      |                   |                   |                    |
| Individual                                                       | 360                  | 1                    | 0                    | 200.25            | 417.96            | 618.21             |
| Medicare                                                         | 360                  | 1                    | 1                    | 95.35             | 522.86            | 513.31             |
| Family                                                           | 360                  | 4                    | 0                    | 565.69            | 954.44            | 1,520.13           |
| 1 Medicare                                                       | 360                  | 4                    | 1                    | 460.79            | 1,059.34          | 1,415.23           |
| 2 Medicares                                                      | 360                  | 4                    | 2                    | 355.89            | 1,164.24          | 1,310.33           |