

January 1, 2015 Premium Rate Change  
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck December 17, 2014 - Employees exempt from Lag Payroll  
Administrative Paycheck December 31, 2014 - Employees subject to Lag Payroll  
Administrative Paycheck January 8, 2015 - Employees subject to Extra Lag Payroll

\*Medicare: 48.28

|                                                  |             |             |   | Schedule III<br>Ratified (DC-37)     |                    |                    |
|--------------------------------------------------|-------------|-------------|---|--------------------------------------|--------------------|--------------------|
|                                                  |             |             |   | <u>Benefit Programs:</u><br>A12, A40 |                    |                    |
|                                                  |             |             |   | Employee<br><SG-9                    | Employee<br>SG-10+ | Full Share<br>LWOP |
| O<br>P<br>T                                      | C<br>O<br>V | M<br>E<br>D |   |                                      |                    |                    |
| <b>HIP (050)</b>                                 |             |             |   |                                      |                    |                    |
| Individual                                       | 050         | 1           | 0 | 95.78                                | 112.55             | 340.88             |
| Medicare                                         | 050         | 1           | 1 | 47.50                                | 64.27              | 292.60             |
| Family                                           | 050         | 4           | 0 | 268.04                               | 310.21             | 823.43             |
| 1 Medicare                                       | 050         | 4           | 1 | 219.76                               | 261.93             | 775.15             |
| 2 Medicares                                      | 050         | 4           | 2 | 171.48                               | 213.65             | 726.87             |
| <b>MVP Health Care, Inc. -Rochester (058)</b>    |             |             |   |                                      |                    |                    |
| Individual                                       | 058         | 1           | 0 | 33.35                                | 48.30              | 258.63             |
| Medicare                                         | 058         | 1           | 1 | (14.93)                              | 0.02               | 210.35             |
| Family                                           | 058         | 4           | 0 | 138.08                               | 174.74             | 634.15             |
| 1 Medicare                                       | 058         | 4           | 1 | 89.80                                | 126.46             | 585.87             |
| 2 Medicares                                      | 058         | 4           | 2 | 41.52                                | 78.18              | 537.59             |
| <b>Independent Health - Western NY (059)</b>     |             |             |   |                                      |                    |                    |
| Individual                                       | 059         | 1           | 0 | 34.96                                | 51.15              | 268.64             |
| Medicare                                         | 059         | 1           | 1 | (13.32)                              | 2.87               | 220.36             |
| Family                                           | 059         | 4           | 0 | 144.63                               | 184.56             | 659.82             |
| 1 Medicare                                       | 059         | 4           | 1 | 96.35                                | 136.28             | 611.54             |
| 2 Medicares                                      | 059         | 4           | 2 | 48.07                                | 88.00              | 563.26             |
| <b>MVP Health Care, Inc. - East Region (060)</b> |             |             |   |                                      |                    |                    |
| Individual                                       | 060         | 1           | 0 | 54.41                                | 69.75              | 279.61             |
| Medicare                                         | 060         | 1           | 1 | 6.13                                 | 21.47              | 231.33             |
| Family                                           | 060         | 4           | 0 | 173.89                               | 212.48             | 687.53             |
| 1 Medicare                                       | 060         | 4           | 1 | 125.61                               | 164.20             | 639.25             |
| 2 Medicares                                      | 060         | 4           | 2 | 77.33                                | 115.92             | 590.97             |
| <b>Capital District PHP - Capital (063)</b>      |             |             |   |                                      |                    |                    |
| Individual                                       | 063         | 1           | 0 | 50.50                                | 66.36              | 284.67             |
| Medicare                                         | 063         | 1           | 1 | 2.22                                 | 18.08              | 236.39             |
| Family                                           | 063         | 4           | 0 | 166.12                               | 205.99             | 699.27             |
| 1 Medicare                                       | 063         | 4           | 1 | 117.84                               | 157.71             | 650.99             |
| 2 Medicares                                      | 063         | 4           | 2 | 69.56                                | 109.43             | 602.71             |

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|-----------------------------------------|-------------|-------------|---|--------------------------------------|----------|------------|
|                                         |             |             |   | <u>Benefit Programs:</u><br>A12, A40 |          |            |
|                                         |             |             |   | Employee                             | Employee | Full Share |
|                                         |             |             |   | <SG-9                                | SG-10+   | LWOP       |
| O<br>P<br>T                             | C<br>O<br>V | M<br>E<br>D |   |                                      |          |            |
| <b>Blue Choice (066)</b>                |             |             |   |                                      |          |            |
| Individual                              | 066         | 1           | 0 | 41.58                                | 56.58    | 271.00     |
| Medicare                                | 066         | 1           | 1 | (6.70)                               | 8.30     | 222.72     |
| Family                                  | 066         | 4           | 0 | 149.00                               | 186.82   | 672.35     |
| 1 Medicare                              | 066         | 4           | 1 | 100.72                               | 138.54   | 624.07     |
| 2 Medicares                             | 066         | 4           | 2 | 52.44                                | 90.26    | 575.79     |
| <b>BCBS WNY (067)</b>                   |             |             |   |                                      |          |            |
| Individual                              | 067         | 1           | 0 | 39.16                                | 56.79    | 303.00     |
| Medicare                                | 067         | 1           | 1 | (9.12)                               | 8.51     | 254.72     |
| Family                                  | 067         | 4           | 0 | 164.02                               | 207.98   | 749.96     |
| 1 Medicare                              | 067         | 4           | 1 | 115.74                               | 159.70   | 701.68     |
| 2 Medicares                             | 067         | 4           | 2 | 67.46                                | 111.42   | 653.40     |
| <b>HMO Blue - CNY (072)</b>             |             |             |   |                                      |          |            |
| Individual                              | 072         | 1           | 0 | 105.65                               | 122.28   | 348.33     |
| Medicare                                | 072         | 1           | 1 | 57.37                                | 74.00    | 300.05     |
| Family                                  | 072         | 4           | 0 | 299.71                               | 341.29   | 846.88     |
| 1 Medicare                              | 072         | 4           | 1 | 251.43                               | 293.01   | 798.60     |
| 2 Medicares                             | 072         | 4           | 2 | 203.15                               | 244.73   | 750.32     |
| <b>HMO Blue - Utica/Watertown (160)</b> |             |             |   |                                      |          |            |
| Individual                              | 160         | 1           | 0 | 122.53                               | 138.95   | 362.79     |
| Medicare                                | 160         | 1           | 1 | 74.25                                | 90.67    | 314.51     |
| Family                                  | 160         | 4           | 0 | 376.15                               | 417.58   | 922.41     |
| 1 Medicare                              | 160         | 4           | 1 | 327.87                               | 369.30   | 874.13     |
| 2 Medicares                             | 160         | 4           | 2 | 279.59                               | 321.02   | 825.85     |

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|                                                                 |             |             |   | Schedule III<br>Ratified (DC-37)     |                    |                           |
|-----------------------------------------------------------------|-------------|-------------|---|--------------------------------------|--------------------|---------------------------|
|                                                                 |             |             |   | <u>Benefit Programs:</u><br>A12, A40 |                    |                           |
|                                                                 |             |             |   | Employee<br><SG-9                    | Employee<br>SG-10+ | <u>Full Share</u><br>LWOP |
| O<br>P<br>T                                                     | C<br>O<br>V | M<br>E<br>D |   |                                      |                    |                           |
| <b><u>Aetna (210)</u></b>                                       |             |             |   |                                      |                    |                           |
| Individual                                                      | 210         | 1           | 0 | 156.15                               | 174.31             | 425.36                    |
| Medicare                                                        | 210         | 1           | 1 | 107.87                               | 126.03             | 377.08                    |
| Family                                                          | 210         | 4           | 0 | 599.11                               | 643.64             | 1,194.58                  |
| 1 Medicare                                                      | 210         | 4           | 1 | 550.83                               | 595.36             | 1,146.30                  |
| 2 Medicares                                                     | 210         | 4           | 2 | 502.55                               | 547.08             | 1,098.02                  |
| <b><u>HIP HMO Albany Region (220)</u></b>                       |             |             |   |                                      |                    |                           |
| Individual                                                      | 220         | 1           | 0 | 105.83                               | 122.90             | 353.29                    |
| Medicare                                                        | 220         | 1           | 1 | 57.55                                | 74.62              | 305.01                    |
| Family                                                          | 220         | 4           | 0 | 292.38                               | 335.39             | 852.76                    |
| 1 Medicare                                                      | 220         | 4           | 1 | 244.10                               | 287.11             | 804.48                    |
| 2 Medicares                                                     | 220         | 4           | 2 | 195.82                               | 238.83             | 756.20                    |
| <b><u>Empire BlueCross BlueShield HMO - Upstate (280)</u></b>   |             |             |   |                                      |                    |                           |
| Individual                                                      | 280         | 1           | 0 | 87.60                                | 104.72             | 339.54                    |
| Medicare                                                        | 280         | 1           | 1 | 39.32                                | 56.44              | 291.26                    |
| Family                                                          | 280         | 4           | 0 | 294.64                               | 338.24             | 872.41                    |
| 1 Medicare                                                      | 280         | 4           | 1 | 246.36                               | 289.96             | 824.13                    |
| 2 Medicares                                                     | 280         | 4           | 2 | 198.08                               | 241.68             | 775.85                    |
| <b><u>Empire BlueCross BlueShield HMO - Downstate (290)</u></b> |             |             |   |                                      |                    |                           |
| Individual                                                      | 290         | 1           | 0 | 175.14                               | 192.61             | 432.86                    |
| Medicare                                                        | 290         | 1           | 1 | 126.86                               | 144.33             | 384.58                    |
| Family                                                          | 290         | 4           | 0 | 524.94                               | 569.45             | 1,116.15                  |
| 1 Medicare                                                      | 290         | 4           | 1 | 476.66                               | 521.17             | 1,067.87                  |
| 2 Medicares                                                     | 290         | 4           | 2 | 428.38                               | 472.89             | 1,019.59                  |
| <b><u>Capital District PHP - Central (300)</u></b>              |             |             |   |                                      |                    |                           |
| Individual                                                      | 300         | 1           | 0 | 70.40                                | 86.53              | 305.70                    |
| Medicare                                                        | 300         | 1           | 1 | 22.12                                | 38.25              | 257.42                    |
| Family                                                          | 300         | 4           | 0 | 213.01                               | 253.72             | 748.55                    |
| 1 Medicare                                                      | 300         | 4           | 1 | 164.73                               | 205.44             | 700.27                    |
| 2 Medicares                                                     | 300         | 4           | 2 | 116.45                               | 157.16             | 651.99                    |
| <b><u>Capital District PHP - W. Hudson Valley (310)</u></b>     |             |             |   |                                      |                    |                           |
| Individual                                                      | 310         | 1           | 0 | 90.37                                | 106.39             | 324.31                    |
| Medicare                                                        | 310         | 1           | 1 | 42.09                                | 58.11              | 276.03                    |
| Family                                                          | 310         | 4           | 0 | 265.82                               | 306.29             | 798.36                    |
| 1 Medicare                                                      | 310         | 4           | 1 | 217.54                               | 258.01             | 750.08                    |
| 2 Medicares                                                     | 310         | 4           | 2 | 169.26                               | 209.73             | 701.80                    |

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|----------------------------------------------------------------------------|-----|---|---|--------------------------------------|--------------------|--------------------------------|
|                                                                            |     |   |   | <u>Benefit Programs:</u><br>A12, A40 |                    |                                |
| <div>O<br/>P<br/>T</div> <div>C<br/>O<br/>V</div> <div>M<br/>E<br/>D</div> |     |   |   | Employee<br><SG-9                    | Employee<br>SG-10+ | <div>Full Share<br/>LWOP</div> |
| <b>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</b>                  |     |   |   |                                      |                    |                                |
| Individual                                                                 | 320 | 1 | 0 | 165.80                               | 183.17             | 421.67                         |
| Medicare                                                                   | 320 | 1 | 1 | 117.52                               | 134.89             | 373.39                         |
| Family                                                                     | 320 | 4 | 0 | 500.03                               | 544.29             | 1,086.97                       |
| 1 Medicare                                                                 | 320 | 4 | 1 | 451.75                               | 496.01             | 1,038.69                       |
| 2 Medicares                                                                | 320 | 4 | 2 | 403.47                               | 447.73             | 990.41                         |
| <b>MVP Health Care, Inc. - Central Region (330)</b>                        |     |   |   |                                      |                    |                                |
| Individual                                                                 | 330 | 1 | 0 | 84.27                                | 100.10             | 315.54                         |
| Medicare                                                                   | 330 | 1 | 1 | 35.99                                | 51.82              | 267.26                         |
| Family                                                                     | 330 | 4 | 0 | 250.91                               | 290.94             | 777.61                         |
| 1 Medicare                                                                 | 330 | 4 | 1 | 202.63                               | 242.66             | 729.33                         |
| 2 Medicares                                                                | 330 | 4 | 2 | 154.35                               | 194.38             | 681.05                         |
| <b>MVP Health Care, Inc. - Mid-Hudson (340)</b>                            |     |   |   |                                      |                    |                                |
| Individual                                                                 | 340 | 1 | 0 | 76.61                                | 92.01              | 298.79                         |
| Medicare                                                                   | 340 | 1 | 1 | 28.33                                | 43.73              | 250.51                         |
| Family                                                                     | 340 | 4 | 0 | 231.78                               | 270.61             | 736.48                         |
| 1 Medicare                                                                 | 340 | 4 | 1 | 183.50                               | 222.33             | 688.20                         |
| 2 Medicares                                                                | 340 | 4 | 2 | 135.22                               | 174.05             | 639.92                         |
| <b>HIP HMO - HV &amp; Ulster Regions (350)</b>                             |     |   |   |                                      |                    |                                |
| Individual                                                                 | 350 | 1 | 0 | 94.30                                | 111.25             | 339.48                         |
| Medicare                                                                   | 350 | 1 | 1 | 46.02                                | 62.97              | 291.20                         |
| Family                                                                     | 350 | 4 | 0 | 261.13                               | 303.82             | 816.30                         |
| 1 Medicare                                                                 | 350 | 4 | 1 | 212.85                               | 255.54             | 768.02                         |
| 2 Medicares                                                                | 350 | 4 | 2 | 164.57                               | 207.26             | 719.74                         |
| <b>MVP HMO - North Region (360)</b>                                        |     |   |   |                                      |                    |                                |
| Individual                                                                 | 350 | 1 | 0 | 132.39                               | 148.61             | 369.66                         |
| Medicare                                                                   | 350 | 1 | 1 | 84.11                                | 100.33             | 321.38                         |
| Family                                                                     | 350 | 4 | 0 | 371.76                               | 412.71             | 911.74                         |
| 1 Medicare                                                                 | 350 | 4 | 1 | 323.48                               | 364.43             | 863.46                         |
| 2 Medicares                                                                | 350 | 4 | 2 | 275.20                               | 316.15             | 815.18                         |

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