

	O P T	C O V	M E D	Employee Share	Employer Share	Full Share LWOP
<u>Empire Plan</u>						
Individual	001	1	0	68.09	612.82	680.91
Medicare	001	1	1	(36.81)	717.72	576.01
Family	001	4	0	318.44	1,363.89	1,682.33
1 Medicare	001	4	1	213.54	1,468.79	1,577.43
2 Medicares	001	4	2	108.64	1,573.69	1,472.53
<u>HIP (050)</u>						
Individual	050	1	0	77.64	698.77	776.41
Medicare	050	1	1	(27.26)	803.67	671.51
Family	050	4	0	351.89	1,521.51	1,873.40
1 Medicare	050	4	1	246.99	1,626.41	1,768.50
2 Medicares	050	4	2	142.09	1,731.31	1,663.60
<u>MVP Health Care Roch. (058)</u>						
Individual	058	1	0	60.13	541.22	601.35
Medicare	058	1	1	(44.77)	646.12	496.45
Family	058	4	0	256.71	1,130.96	1,387.67
1 Medicare	058	4	1	151.81	1,235.86	1,282.77
2 Medicares	058	4	2	46.91	1,340.76	1,177.87
<u>Independent Health (059)</u>						
Individual	059	1	0	62.52	562.68	625.20
Medicare	059	1	1	(42.38)	667.58	520.30
Family	059	4	0	289.72	1,244.29	1,534.01
1 Medicare	059	4	1	184.82	1,349.19	1,429.11
2 Medicares	059	4	2	79.92	1,454.09	1,324.21
<u>MVP Health Care - East Region (060)</u>						
Individual	060	1	0	60.89	548.03	608.92
Medicare	060	1	1	(44.01)	652.93	504.02
Family	060	4	0	260.30	1,146.26	1,406.56
1 Medicare	060	4	1	155.40	1,251.16	1,301.66
2 Medicares	060	4	2	50.50	1,356.06	1,196.76
<u>Capital District PHP - Capital (063)</u>						
Individual	063	1	0	65.00	584.96	649.96
Medicare	063	1	1	(39.90)	689.86	545.06
Family	063	4	0	301.12	1,293.31	1,594.43
1 Medicare	063	4	1	196.22	1,398.21	1,489.53
2 Medicares	063	4	2	91.32	1,503.11	1,384.63

	O P T	C O V	M E D	Employee Share	Employer Share	Full Share LWOP
<u>Blue Choice (066)</u>						
Individual	066	1	0	60.82	547.41	608.23
Medicare	066	1	1	(44.08)	652.31	503.33
Family	066	4	0	285.34	1,220.99	1,506.33
1 Medicare	066	4	1	180.44	1,325.89	1,401.43
2 Medicares	066	4	2	75.54	1,430.79	1,296.53
<u>BlueCross BlueShield of Western NY (067)</u>						
Individual	067	1	0	61.62	554.59	616.21
Medicare	067	1	1	(43.28)	659.49	511.31
Family	067	4	0	288.17	1,234.25	1,522.42
1 Medicare	067	4	1	183.27	1,339.15	1,417.52
2 Medicares	067	4	2	78.37	1,444.05	1,312.62
<u>HMO Blue - CNY (072)</u>						
Individual	072	1	0	76.50	688.55	765.05
Medicare	072	1	1	(28.40)	793.45	660.15
Family	072	4	0	349.57	1,507.75	1,857.32
1 Medicare	072	4	1	244.67	1,612.65	1,752.42
2 Medicares	072	4	2	139.77	1,717.55	1,647.52
<u>HMO Blue - Utica (160)</u>						
Individual	160	1	0	80.50	724.51	805.01
Medicare	160	1	1	(24.40)	829.41	700.11
Family	160	4	0	390.20	1,653.63	2,043.83
1 Medicare	160	4	1	285.30	1,758.53	1,938.93
2 Medicares	160	4	2	180.40	1,863.43	1,834.03
<u>HIP HMO (220)</u>						
Individual	220	1	0	79.47	715.19	794.66
Medicare	220	1	1	(25.43)	820.09	689.76
Family	220	4	0	360.34	1,557.79	1,918.13
1 Medicare	220	4	1	255.44	1,662.69	1,813.23
2 Medicares	220	4	2	150.54	1,767.59	1,708.33

Benefit Program D01, M04, M11, G01, G04, G07, G08, G09, G10, G11, G13, G15, G16, G17, G19, G21

G24, G25, G27, G77, G80, G87, G88, G89, G90, G91

90% / 75% Employer Contribution Rate Formula

WITHOUT CAPPING

*Medicare: 104.90

	O P T	C O V	M E D	Employee Share	Employer Share	Full Share LWOP
<u>Empire BlueCross BlueShield HMO - Upstate (280)</u>						
Individual	280	1	0	80.44	723.96	804.40
Medicare	280	1	1	(24.46)	828.86	699.50
Family	280	4	0	395.73	1,669.82	2,065.55
1 Medicare	280	4	1	290.83	1,774.72	1,960.65
2 Medicares	280	4	2	185.93	1,879.62	1,855.75
<u>Empire BlueCross BlueShield HMO - Downstate (290)</u>						
Individual	290	1	0	104.37	939.31	1,043.68
Medicare	290	1	1	(0.53)	1,044.21	938.78
Family	290	4	0	516.12	2,174.55	2,690.67
1 Medicare	290	4	1	411.22	2,279.45	2,585.77
2 Medicares	290	4	2	306.32	2,384.35	2,480.87
<u>Capital District PHP - Central (300)</u>						
Individual	300	1	0	74.43	669.87	744.30
Medicare	300	1	1	(30.47)	774.77	639.40
Family	300	4	0	354.76	1,510.88	1,865.64
1 Medicare	300	4	1	249.86	1,615.78	1,760.74
2 Medicares	300	4	2	144.96	1,720.68	1,655.84
<u>Capital District PHP - W. Hudson Valley (310)</u>						
Individual	310	1	0	83.29	749.65	832.94
Medicare	310	1	1	(21.61)	854.55	728.04
Family	310	4	0	388.03	1,663.89	2,051.92
1 Medicare	310	4	1	283.13	1,768.79	1,947.02
2 Medicares	310	4	2	178.23	1,873.69	1,842.12
<u>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</u>						
Individual	320	1	0	101.88	916.93	1,018.81
Medicare	320	1	1	(3.02)	1,021.83	913.91
Family	320	4	0	503.61	2,122.12	2,625.73
1 Medicare	320	4	1	398.71	2,227.02	2,520.83
2 Medicares	320	4	2	293.81	2,331.92	2,415.93
<u>MVP Health Care - Central Region (330)</u>						
Individual	330	1	0	69.36	624.20	693.56
Medicare	330	1	1	(35.54)	729.10	588.66
Family	330	4	0	297.25	1,307.89	1,605.14
1 Medicare	330	4	1	192.35	1,412.79	1,500.24
2 Medicares	330	4	2	87.45	1,517.69	1,395.34
<u>MVP Health Care - Mid Hudson (340)</u>						
Individual	340	1	0	68.90	620.08	688.98
Medicare	340	1	1	(36.00)	724.98	584.08
Family	340	4	0	297.27	1,305.20	1,602.47
1 Medicare	340	4	1	192.37	1,410.10	1,497.57
2 Medicares	340	4	2	87.47	1,515.00	1,392.67
<u>HIP HMO - HV & Ulster Regions (350)</u>						
Individual	350	1	0	79.47	715.19	794.66
Medicare	350	1	1	(25.43)	820.09	689.76
Family	350	4	0	360.34	1,557.79	1,918.13
1 Medicare	350	4	1	255.44	1,662.69	1,813.23
2 Medicares	350	4	2	150.54	1,767.59	1,708.33
<u>MVP Health Care -North Regions (360)</u>						
Individual	360	1	0	84.92	764.32	849.24
Medicare	360	1	1	(19.98)	869.22	744.34
Family	360	4	0	365.17	1,605.09	1,970.26
1 Medicare	360	4	1	260.27	1,709.99	1,865.36
2 Medicares	360	4	2	155.37	1,814.89	1,760.46