

**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**

PENSION DEDUCTION RETIREES

Retirees on or after 1/1/83

WITH CAPPING

* Medicare: 104.90

	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	204.12	572.29	776.41
Medicare	050	1	1	99.22	677.19	671.51
Family	050	4	0	553.45	1,319.95	1,873.40
1 Medicare	050	4	1	448.55	1,424.85	1,768.50
2 Medicares	050	4	2	343.65	1,529.75	1,663.60
<u>MVP Health Care Roch. (058)</u>						
Individual	058	1	0	63.53	537.82	601.35
Medicare	058	1	1	(41.37)	642.72	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	71.37	553.83	625.20
Medicare	059	1	1	(33.53)	658.73	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	94.74	514.18	608.92
Medicare	060	1	1	(10.16)	619.08	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	101.72	548.24	649.96
Medicare	063	1	1	(3.18)	653.14	545.06
Family	063	4	0	323.18	1,271.25	1,594.43
1 Medicare	063	4	1	218.28	1,376.15	1,489.53
2 Medicares	063	4	2	113.38	1,481.05	1,384.63

Participating Employers Monthly Rates -WITH Drug Coverage

Rates Effective January 1, 2016

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

PENSION DEDUCTION RETIREES

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WITH CAPPING

*Medicare: 104.90

	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	82.20	526.03	608.23
Medicare	066	1	1	(22.70)	630.93	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	210.20	554.85	765.05
Medicare	072	1	1	105.30	659.75	660.15
Family	072	4	0	582.35	1,274.97	1,857.32
1 Medicare	072	4	1	477.45	1,379.87	1,752.42
2 Medicares	072	4	2	372.55	1,484.77	1,647.52
<u>HMO Blue - Utica (160)</u>						
Individual	160	1	0	254.44	550.57	805.01
Medicare	160	1	1	149.54	655.47	700.11
Family	160	4	0	768.25	1,275.58	2,043.83
1 Medicare	160	4	1	663.35	1,380.48	1,938.93
2 Medicares	160	4	2	558.45	1,485.38	1,834.03
<u>HIP HMO (220)</u>						
Individual	220	1	0	217.84	576.82	794.66
Medicare	220	1	1	112.94	681.72	689.76
Family	220	4	0	588.12	1,330.01	1,918.13
1 Medicare	220	4	1	483.22	1,434.91	1,813.23
2 Medicares	220	4	2	378.32	1,539.81	1,708.33

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PENSION DEDUCTION RETIREES

Retirees on or after 1/1/82

WITH 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	216.27	588.13	804.40
Medicare	280	1	1	111.37	693.03	699.50
Family	280	4	0	692.45	1,373.10	2,065.55
1 Medicare	280	4	1	587.55	1,478.00	1,960.65
2 Medicares	280	4	2	482.65	1,582.90	1,855.75
<u>Empire BlueCross BlueShield HMO - Downstate (290)</u>						
Individual	290	1	0	439.21	604.47	1,043.68
Medicare	290	1	1	334.31	709.37	938.78
Family	290	4	0	1,279.45	1,411.22	2,690.67
1 Medicare	290	4	1	1,174.55	1,516.12	2,585.77
2 Medicares	290	4	2	1,069.65	1,621.02	2,480.87
<u>Capital District PHP - Central (300)</u>						
Individual	300	1	0	181.55	562.75	744.30
Medicare	300	1	1	76.65	667.65	639.40
Family	300	4	0	559.14	1,306.50	1,865.64
1 Medicare	300	4	1	454.24	1,411.40	1,760.74
2 Medicares	300	4	2	349.34	1,516.30	1,655.84
<u>Capital District PHP - W. Hudson Valley (310)</u>						
Individual	310	1	0	254.17	578.77	832.94
Medicare	310	1	1	149.27	683.67	728.04
Family	310	4	0	711.95	1,339.97	2,051.92
1 Medicare	310	4	1	607.05	1,444.87	1,947.02
2 Medicares	310	4	2	502.15	1,549.77	1,842.12
<u>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</u>						
Individual	320	1	0	419.52	599.29	1,018.81
Medicare	320	1	1	314.62	704.19	913.91
Family	320	4	0	1,226.58	1,399.15	2,625.73
1 Medicare	320	4	1	1,121.68	1,504.05	2,520.83
2 Medicares	320	4	2	1,016.78	1,608.95	2,415.93
<u>MVP Health Care - Central Region (330)</u>						
Individual	330	1	0	165.46	528.10	693.56
Medicare	330	1	1	60.56	633.00	588.66
Family	330	4	0	388.03	1,217.11	1,605.14
1 Medicare	330	4	1	283.13	1,322.01	1,500.24
2 Medicares	330	4	2	178.23	1,426.91	1,395.34
<u>MVP Health Care - Mid Hudson (340)</u>						
Individual	340	1	0	183.66	505.32	688.98
Medicare	340	1	1	78.76	610.22	584.08
Family	340	4	0	428.59	1,173.88	1,602.47
1 Medicare	340	4	1	323.69	1,278.78	1,497.57
2 Medicares	340	4	2	218.79	1,383.68	1,392.67
<u>HIP HMO - HV & Ulster Regions (350)</u>						
Individual	350	1	0	217.84	576.82	794.66
Medicare	350	1	1	112.94	681.72	689.76
Family	350	4	0	588.12	1,330.01	1,918.13
1 Medicare	350	4	1	483.22	1,434.91	1,813.23
2 Medicares	350	4	2	378.32	1,539.81	1,708.33
<u>MVP Health Care -North Regions (360)</u>						
Individual	360	1	0	301.16	548.08	849.24
Medicare	360	1	1	196.26	652.98	744.34
Family	360	4	0	712.50	1,257.76	1,970.26
1 Medicare	360	4	1	607.60	1,362.66	1,865.36
2 Medicares	360	4	2	502.70	1,467.56	1,760.46