

NYS Health Insurance Program
Participating Employers Monthly Rates - WITHOUT Drug Coverage
 Rates Effective January 1, 2016
Benefit Program G53, G73 (Low Income Subsidy)

Retirees Prior to 1/1/83
 100% / 75% Employer Contribution Rate Formula

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	0.00	492.32	492.32
Medicare	001	1	1	(104.90)	597.22	387.42
Family	001	4	0	197.18	1,083.87	1,281.05
1 Medicare	001	4	1	92.28	1,188.77	1,176.15
2 Medicares	001	4	2	(12.62)	1,293.67	1,071.25
<u>HIP (050)</u>						
Individual	050	1	0	140.54	492.32	632.86
Medicare	050	1	1	35.64	597.22	527.96
Family	050	4	0	437.83	1,083.87	1,521.70
1 Medicare	050	4	1	332.93	1,188.77	1,416.80
2 Medicares	050	4	2	228.03	1,293.67	1,311.90
<u>MVP Health Care Roch. (058)</u>						
Individual	058	1	0	3.78	492.32	496.10
Medicare	058	1	1	(101.12)	597.22	391.20
Family	058	4	0	161.05	979.27	1,140.32
1 Medicare	058	4	1	56.15	1,084.17	1,035.42
2 Medicares	058	4	2	(48.75)	1,189.07	930.52
<u>Independent Health (059)</u>						
Individual	059	1	0	9.84	492.32	502.16
Medicare	059	1	1	(95.06)	597.22	397.26
Family	059	4	0	180.98	1,045.11	1,226.09
1 Medicare	059	4	1	76.08	1,150.01	1,121.19
2 Medicares	059	4	2	(28.82)	1,254.91	1,016.29
<u>MVP Health Care - East Region (060)</u>						
Individual	060	1	0	37.61	492.32	529.93
Medicare	060	1	1	(67.29)	597.22	425.03
Family	060	4	0	172.10	1,046.24	1,218.34
1 Medicare	060	4	1	67.20	1,151.14	1,113.44
2 Medicares	060	4	2	(37.70)	1,256.04	1,008.54
<u>Capital District PHP - Capital (063)</u>						
Individual	063	1	0	40.81	492.32	533.13
Medicare	063	1	1	(64.09)	597.22	428.23
Family	063	4	0	218.45	1,083.87	1,302.32
1 Medicare	063	4	1	113.55	1,188.77	1,197.42
2 Medicares	063	4	2	8.65	1,293.67	1,092.52

NYS Health Insurance Program
Participating Employers Monthly Rates - WITHOUT Drug Coverage
 Rates Effective January 1, 2016
Benefit Program G53, G73 (Low Income Subsidy)

Retirees Prior to 1/1/83

100% / 75% Employer Contribution Rate Formula

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	23.76	492.32	516.08
Medicare	066	1	1	(81.14)	597.22	411.18
Family	066	4	0	189.54	1,083.87	1,273.41
1 Medicare	066	4	1	84.64	1,188.77	1,168.51
2 Medicares	066	4	2	(20.26)	1,293.67	1,063.61
<u>BlueCross BlueShield of Western NY (067)</u>						
Individual	067	1	0	0.00	440.90	440.90
Medicare	067	1	1	(104.90)	545.80	336.00
Family	067	4	0	154.28	903.73	1,058.01
1 Medicare	067	4	1	49.38	1,008.63	953.11
2 Medicares	067	4	2	(55.52)	1,113.53	848.21
<u>HMO Blue - CNY (072)</u>						
Individual	072	1	0	148.55	492.32	640.87
Medicare	072	1	1	43.65	597.22	535.97
Family	072	4	0	477.84	1,083.87	1,561.71
1 Medicare	072	4	1	372.94	1,188.77	1,456.81
2 Medicares	072	4	2	268.04	1,293.67	1,351.91
<u>HMO Blue - Utica (160)</u>						
Individual	160	1	0	193.27	492.32	685.59
Medicare	160	1	1	88.37	597.22	580.69
Family	160	4	0	662.59	1,083.87	1,746.46
1 Medicare	160	4	1	557.69	1,188.77	1,641.56
2 Medicares	160	4	2	452.79	1,293.67	1,536.66
<u>HIP HMO (220)</u>						
Individual	220	1	0	153.75	492.32	646.07
Medicare	220	1	1	48.85	597.22	541.17
Family	220	4	0	470.15	1,083.87	1,554.02
1 Medicare	220	4	1	365.25	1,188.77	1,449.12
2 Medicares	220	4	2	260.35	1,293.67	1,344.22

NYS Health Insurance Program
Participating Employers Monthly Rates -WITH Drug Coverage
 Rates Effective January 1, 2016
Benefit Program G53, G73 (Low Income Subsidy)

Retirees Prior to 1/1/83
 100% / 75% Employer Contribution Rate Formula

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	150.92	492.32	643.24
Medicare	280	1	1	46.02	597.22	538.34
Family	280	4	0	562.63	1,083.87	1,646.50
1 Medicare	280	4	1	457.73	1,188.77	1,541.60
2 Medicares	280	4	2	352.83	1,293.67	1,436.70
<u>Empire BlueCross BlueShield HMO - Downstate (290)</u>						
Individual	290	1	0	372.05	492.32	864.37
Medicare	290	1	1	267.15	597.22	759.47
Family	290	4	0	1,140.56	1,083.87	2,224.43
1 Medicare	290	4	1	1,035.66	1,188.77	2,119.53
2 Medicares	290	4	2	930.76	1,293.67	2,014.63
<u>Capital District PHP - Central (300)</u>						
Individual	300	1	0	119.03	492.32	611.35
Medicare	300	1	1	14.13	597.22	506.45
Family	300	4	0	445.89	1,083.87	1,529.76
1 Medicare	300	4	1	340.99	1,188.77	1,424.86
2 Medicares	300	4	2	236.09	1,293.67	1,319.96
<u>Capital District PHP - W. Hudson Valley (310)</u>						
Individual	310	1	0	189.86	492.32	682.18
Medicare	310	1	1	84.96	597.22	577.28
Family	310	4	0	591.09	1,083.87	1,674.96
1 Medicare	310	4	1	486.19	1,188.77	1,570.06
2 Medicares	310	4	2	381.29	1,293.67	1,465.16
<u>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</u>						
Individual	320	1	0	352.94	492.32	845.26
Medicare	320	1	1	248.04	597.22	740.36
Family	320	4	0	1,090.56	1,083.87	2,174.43
1 Medicare	320	4	1	985.66	1,188.77	2,069.53
2 Medicares	320	4	2	880.76	1,293.67	1,964.63
<u>MVP Health Care - Central Region (330)</u>						
Individual	330	1	0	106.78	492.32	599.10
Medicare	330	1	1	1.88	597.22	494.20
Family	330	4	0	296.87	1,083.87	1,380.74
1 Medicare	330	4	1	191.97	1,188.77	1,275.84
2 Medicares	330	4	2	87.07	1,293.67	1,170.94
<u>MVP Health Care - Mid Hudson (340)</u>						
Individual	340	1	0	127.52	492.32	619.84
Medicare	340	1	1	22.62	597.22	514.94
Family	340	4	0	346.78	1,083.87	1,430.65
1 Medicare	340	4	1	241.88	1,188.77	1,325.75
2 Medicares	340	4	2	136.98	1,293.67	1,220.85
<u>HIP HMO - HV & Ulster Regions (350)</u>						
Individual	350	1	0	153.75	492.32	646.07
Medicare	350	1	1	48.85	597.22	541.17
Family	350	4	0	470.15	1,083.87	1,554.02
1 Medicare	350	4	1	365.25	1,188.77	1,449.12
2 Medicares	350	4	2	260.35	1,293.67	1,344.22
<u>MVP Health Care -North Regions (360)</u>						
Individual	360	1	0	240.26	492.32	732.58
Medicare	360	1	1	135.36	597.22	627.68
Family	360	4	0	612.22	1,083.87	1,696.09
1 Medicare	360	4	1	507.32	1,188.77	1,591.19
2 Medicares	360	4	2	402.42	1,293.67	1,486.29