

**NYS Health Insurance Program**  
**Participating Employers Monthly Rates - WITHOUT Drug Coverage**  
**Rates Effective January 1, 2019**  
**Benefit Program G53, G73 ( Low Income Subsidy)**  
**Retirees Prior to 1/1/83 (includes pre-4/1/1991 Thruway Retirees)**  
**100% / 75% Employer Contribution Rate Formula**  
**WITH CAPPING**

|   | <b>O<br/>P<br/>T</b> | <b>C<br/>O<br/>V</b> | Employee<br>Share | Employer<br>Share | Full Share<br>LWOP |
|---|----------------------|----------------------|-------------------|-------------------|--------------------|
| <b>Empire Plan</b>  |                      |                      |                   |                   |                    |
| Individual  | 001                  | 1                    | 0.00              | 611.88            | 611.88             |
| Family  | 001                  | 4                    | 245.90            | 1,349.58          | 1,595.48           |
| <b>HIP - Downstate (050)</b>                              |                      |                      |                   |                   |                    |
| Individual  | 050                  | 1                    | 126.89            | 611.88            | 738.77             |
| Family  | 050                  | 4                    | 424.19            | 1,349.58          | 1,773.77           |
| <b>MVP Health Care Roch. (058)</b>                        |                      |                      |                   |                   |                    |
| Individual  | 058                  | 1                    | 0.00              | 555.89            | 555.89             |
| Family  | 058                  | 4                    | 179.62            | 1,094.75          | 1,274.37           |
| <b>Independent Health (059)</b>                           |                      |                      |                   |                   |                    |
| Individual  | 059                  | 1                    | 0.00              | 546.39            | 546.39             |
| Family  | 059                  | 4                    | 195.63            | 1,133.29          | 1,328.92           |
| <b>MVP Health Care - East Region (060)</b>                |                      |                      |                   |                   |                    |
| Individual  | 060                  | 1                    | 0.00              | 595.84            | 595.84             |
| Family  | 060                  | 4                    | 193.11            | 1,175.16          | 1,368.27           |
| <b>Capital District PHP - Capital (063)</b>               |                      |                      |                   |                   |                    |
| Individual  | 063                  | 1                    | 0.00              | 600.33            | 600.33             |
| Family  | 063                  | 4                    | 215.53            | 1,246.94          | 1,462.47           |
| <b>Blue Choice (066)</b>                                  |                      |                      |                   |                   |                    |
| Individual  | 066                  | 1                    | 0.00              | 565.93            | 565.93             |
| Family  | 066                  | 4                    | 206.35            | 1,184.99          | 1,391.34           |
| <b>BlueCross BlueShield of Western NY (067)</b>           |                      |                      |                   |                   |                    |
| Individual  | 067                  | 1                    | 0.00              | 497.33            | 497.33             |
| Family  | 067                  | 4                    | 172.81            | 1,015.76          | 1,188.57           |
| <b>HMO Blue - CNY (072)</b>                               |                      |                      |                   |                   |                    |
| Individual  | 072                  | 1                    | 8.22              | 611.88            | 620.10             |
| Family  | 072                  | 4                    | 220.41            | 1,281.34          | 1,501.75           |
| <b>HMO Blue - Utica (160)</b>                             |                      |                      |                   |                   |                    |
| Individual  | 160                  | 1                    | 156.08            | 611.88            | 767.96             |
| Family  | 160                  | 4                    | 602.06            | 1,349.58          | 1,951.64           |
| <b>HIP - Capital (220)</b>                                |                      |                      |                   |                   |                    |
| Individual  | 220                  | 1                    | 199.88            | 611.88            | 811.76             |
| Family  | 220                  | 4                    | 603.04            | 1,349.58          | 1,952.62           |
| <b>Empire BlueCross BlueShield HMO - Upstate (280)</b>    |                      |                      |                   |                   |                    |
| Individual  | 280                  | 1                    | 96.89             | 611.88            | 708.77             |
| Family  | 280                  | 4                    | 459.32            | 1,349.58          | 1,808.90           |
| <b>Empire BlueCross BlueShield HMO - Downstate (290)</b>  |                      |                      |                   |                   |                    |
| Individual  | 290                  | 1                    | 397.34            | 611.88            | 1,009.22           |
| Family  | 290                  | 4                    | 1,244.43          | 1,349.58          | 2,594.01           |
| <b>Capital District PHP - Central (300)</b>               |                      |                      |                   |                   |                    |
| Individual  | 300                  | 1                    | 107.04            | 611.88            | 718.92             |
| Family  | 300                  | 4                    | 389.16            | 1,349.58          | 1,738.74           |
| <b>Capital District PHP - W. Hudson Valley (310)</b>      |                      |                      |                   |                   |                    |
| Individual  | 310                  | 1                    | 192.03            | 611.88            | 803.91             |
| Family  | 310                  | 4                    | 621.86            | 1,349.58          | 1,971.44           |
| <b>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</b> |                      |                      |                   |                   |                    |
| Individual  | 320                  | 1                    | 441.43            | 611.88            | 1,053.31           |
| Family  | 320                  | 4                    | 1,359.59          | 1,349.58          | 2,709.17           |
| <b>MVP Health Care - Central Region (330)</b>             |                      |                      |                   |                   |                    |
| Individual  | 330                  | 1                    | 72.05             | 611.88            | 683.93             |
| Family  | 330                  | 4                    | 225.67            | 1,349.58          | 1,575.25           |
| <b>MVP Health Care - Mid Hudson (340)</b>                 |                      |                      |                   |                   |                    |
| Individual  | 340                  | 1                    | 88.05             | 611.88            | 699.93             |
| Family  | 340                  | 4                    | 263.29            | 1,349.58          | 1,612.87           |
| <b>HIP - Hudson Valley (350)</b>                          |                      |                      |                   |                   |                    |
| Individual  | 350                  | 1                    | 199.88            | 611.88            | 811.76             |
| Family  | 350                  | 4                    | 603.04            | 1,349.58          | 1,952.62           |
| <b>MVP Health Care -North Regions (360)</b>               |                      |                      |                   |                   |                    |
| Individual  | 360                  | 1                    | 212.59            | 611.88            | 824.47             |
| Family  | 360                  | 4                    | 555.95            | 1,349.58          | 1,905.53           |