NYS Health Insurance Program
Participating Employers Monthly Rates - **WITHOUT Drug Coverage**
Rates Effective January 1, 2014
Benefit Program G53, G73 (Low Income Subsidy)

Retirees Prior to 1/1/83

100% / 75% Employer Contribution Rate Formula

WITH CAPPING

* Medicare: 104.90

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Empire Plan						
Individual	001	1	0	0.00	464.40	464.40
Medicare	001	1	1	(104.90)	569.30	359.50
Family	001	4	0	178.83	1,000.88	1,179.71
1 Medicare	001	4	1	73.93	1,105.78	1,074.81
2 Medicares	001	4	2	(30.97)	1,210.68	969.91
HIP (050)						
Individual	050	1	0	91.00	464.40	555.40
Medicare	050	1	1	(13.90)	569.30	450.50
Family	050	4	0	335.85	1,000.88	1,336.73
1 Medicare	050	4	1	230.95	1,105.78	1,231.83
2 Medicares	050	4	2	126.05	1,210.68	1,126.93
MVP Health Care Rochester (058)						
Individual	058	1	0	0.00	412.21	412.21
Medicare	058	1	1	(104.90)	517.11	307.31
Family	058	4	0	148.23	856.89	1,005.12
1 Medicare	058	4	1	43.33	961.79	900.22
2 Medicares	058	4	2	(61.57)	1,066.69	795.32
Independent Health (059)						
Individual	059	1	0	34.79	464.40	499.19
Medicare	059	1	1	(70.11)	569.30	394.29
Family	059	4	0	222.85	1,000.88	1,223.73
1 Medicare	059	4	1	117.95	1,105.78	1,118.83
2 Medicares	059	4	2	13.05	1,210.68	1,013.93
MVP Health Care - East Region (060)						
Individual	060	1	0	0.00	456.78	456.78
Medicare	060	1	1	(104.90)	561.68	351.88
Family	060	4	0	165.66	953.77	1,119.43
1 Medicare	060	4	1	60.76	1,058.67	1,014.53
2 Medicares	060	4	2	(44.14)	1,163.57	909.63
Capital District PHP - Capital (063)						
Individual	063	1	0	9.02	464.40	473.42
Medicare	063	1	1	(95.88)	569.30	368.52
Family	063	4	0	171.18	986.96	1,158.14
1 Medicare	063	4	1	66.28	1,091.86	1,053.24
2 Medicares	063	4	2	(38.62)	1,196.76	948.34

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	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Blue Choice (066)						
Individual	066	1	0	0.00	436.93	436.93
Medicare	066	1	1	(104.90)	541.83	332.03
Family	066	4	0	160.40	918.14	1,078.54
1 Medicare	066	4	1	55.50	1,023.04	973.64
2 Medicares	066	4	2	(49.40)	1,127.94	868.74
Community Blue (067)						
Individual	067	1	0	0.00	455.35	455.35
Medicare	067	1	1	(104.90)	560.25	350.45
Family	067	4	0	160.73	937.55	1,098.28
1 Medicare	067	4	1	55.83	1,042.45	993.38
2 Medicares	067	4	2	(49.07)	1,147.35	888.48
HMO Blue - Central New York Region (072)						
Individual	072	1	0	242.84	464.40	707.24
Medicare	072	1	1	137.94	569.30	602.34
Family	072	4	0	730.78	1,000.88	1,731.66
1 Medicare	072	4	1	625.88	1,105.78	1,626.76
2 Medicares	072	4	2	520.98	1,210.68	1,521.86
HMO Blue - Utica (160)						
Individual	160	1	0	255.14	464.40	719.54
Medicare	160	1	1	150.24	569.30	614.64
Family	160	4	0	839.18	1,000.88	1,840.06
1 Medicare	160	4	1	734.28	1,105.78	1,735.16
2 Medicares	160	4	2	629.38	1,210.68	1,630.26
Aetna (210)						
Individual	210	1	0	259.05	464.40	723.45
Medicare	210	1	1	154.15	569.30	618.55
Family	210	4	0	1,138.49	1,000.88	2,139.37
1 Medicare	210	4	1	1,033.59	1,105.78	2,034.47
2 Medicares	210	4	2	928.69	1,210.68	1,929.57
GHI HMO (220)						
Individual	220	1	0	151.01	464.40	615.41
Medicare	220	1	1	46.11	569.30	510.51
Family	220	4	0	601.13	1,000.88	1,602.01
1 Medicare	220	4	1	496.23	1,105.78	1,497.11
2 Medicares	220	4	2	391.33	1,210.68	1,392.21

Retirees Prior to 1/1/83

100% / 75% Employer Contribution Rate Formula

WITH CAPPING

* Medicare: 104.90

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Empire BlueCross BlueShield HMO - Upstate (280)						
Individual	280	1	0	145.96	464.40	610.36
Medicare	280	1	1	41.06	569.30	505.46
Family	280	4	0	565.42	1,000.88	1,566.30
1 Medicare	280	4	1	460.52	1,105.78	1,461.40
2 Medicares	280	4	2	355.62	1,210.68	1,356.50
Empire BlueCross BlueShield HMO - Downstate (290)						
Individual	290	1	0	300.72	464.40	765.12
Medicare	290	1	1	195.82	569.30	660.22
Family	290	4	0	969.84	1,000.88	1,970.72
1 Medicare	290	4	1	864.94	1,105.78	1,865.82
2 Medicares	290	4	2	760.04	1,210.68	1,760.92
Capital District PHP - Central (300)						
Individual	300	1	0	90.76	464.40	555.16
Medicare	300	1	1	(14.14)	569.30	450.26
Family	300	4	0	363.38	1,000.88	1,364.26
1 Medicare	300	4	1	258.48	1,105.78	1,259.36
2 Medicares	300	4	2	153.58	1,210.68	1,154.46
Capital District PHP - W. Hudson Valley (310)						
Individual	310	1	0	104.58	464.40	568.98
Medicare	310	1	1	(0.32)	569.30	464.08
Family	310	4	0	396.17	1,000.88	1,397.05
1 Medicare	310	4	1	291.27	1,105.78	1,292.15
2 Medicares	310	4	2	186.37	1,210.68	1,187.25
Empire BlueCross BlueShield HMO - Mid-Hudson (320)						
Individual	320	1	0	285.16	464.40	749.56
Medicare	320	1	1	180.26	569.30	644.66
Family	320	4	0	929.21	1,000.88	1,930.09
1 Medicare	320	4	1	824.31	1,105.78	1,825.19
2 Medicares	320	4	2	719.41	1,210.68	1,720.29
MVP Health Care - Central Region (330)						
Individual	330	1	0	50.61	464.40	515.01
Medicare	330	1	1	(54.29)	569.30	410.11
Family	330	4	0	260.99	1,000.88	1,261.87
1 Medicare	330	4	1	156.09	1,105.78	1,156.97
2 Medicares	330	4	2	51.19	1,210.68	1,052.07
MVP Health Care - Mid Hudson (340)						
Individual	340	1	0	33.78	464.40	498.18
Medicare	340	1	1	(71.12)	569.30	393.28
Family	340	4	0	210.44	1,000.88	1,211.32
1 Medicare	340	4	1	105.54	1,105.78	1,106.42
2 Medicares	340	4	2	0.64	1,210.68	1,001.52
GHI HMO - HV & Ulster Regions (350)						
Individual	350	1	0	208.70	464.40	673.10
Medicare	350	1	1	103.80	569.30	568.20
Family	350	4	0	784.68	1,000.88	1,785.56
1 Medicare	350	4	1	679.78	1,105.78	1,680.66
2 Medicares	350	4	2	574.88	1,210.68	1,575.76
MVP Health Care - North Regions (360)						
Individual	360	1	0	153.81	464.40	618.21
Medicare	360	1	1	48.91	569.30	513.31
Family	360	4	0	519.25	1,000.88	1,520.13
1 Medicare	360	4	1	414.35	1,105.78	1,415.23
2 Medicares	360	4	2	309.45	1,210.68	1,310.33