NYS Health Insurance Program

Participating Employers Monthly Rates - **WITH Drug Coverage**

Rates Effective January 1, 2015

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

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Empire Plan						
Individual	001	1	0	64.14	577.25	641.39
Medicare	001	1	1	(40.76)	682.15	536.49
Family	001	4	0	293.75	1,266.08	1,559.83
1 Medicare	001	4	1	188.85	1,370.98	1,454.93
2 Medicares	001	4	2	83.95	1,475.88	1,350.03
HIP (050)						
Individual	050	1	0	74.06	666.55	740.61
Medicare	050	1	1	(30.84)	771.45	635.71
Family	050	4	0	336.16	1,452.84	1,789.00
1 Medicare	050	4	1	231.26	1,557.74	1,684.10
2 Medicares	050	4	2	126.36	1,662.64	1,579.20
MVP Health Care Roch. (058)						
Individual	058	1	0	56.19	505.72	561.91
Medicare	058	1	1	(48.71)	610.62	457.01
Family	058	4	0	260.15	1,117.62	1,377.77
1 Medicare	058	4	1	155.25	1,222.52	1,272.87
2 Medicares	058	4	2	50.35	1,327.42	1,167.97
Independent Health (059)						
Individual	059	1	0	58.37	525.29	583.66
Medicare	059	1	1	(46.53)	630.19	478.76
Family	059	4	0	270.84	1,162.69	1,433.53
1 Medicare	059	4	1	165.94	1,267.59	1,328.63
2 Medicares	059	4	2	61.04	1,372.49	1,223.73
MVP Health Care - East Region (060)						
Individual	060	1	0	60.75	546.75	607.50
Medicare	060	1	1	(44.15)	651.65	502.60
Family	060	4	0	282.31	1,211.42	1,493.73
1 Medicare	060	4	1	177.41	1,316.32	1,388.83
2 Medicares	060	4	2	72.51	1,421.22	1,283.93
Capital District PHP - Capital (063)						
Individual	063	1	0	61.85	556.65	618.50
Medicare	063	1	1	(43.05)	661.55	513.60
Family	063	4	0	287.04	1,232.21	1,519.25
1 Medicare	063	4	1	182.14	1,337.11	1,414.35
2 Medicares	063	4	2	77.24	1,442.01	1,309.45

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90% / 75% Employer Contribution Rate Formula

WITHOUT CAPPING *Medicare: 104.90

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Blue Choice (066)						
Individual	066	1	0	58.88	529.93	588.81
Medicare	066	1	1	(46.02)	634.83	483.91
Family	066	4	0	276.87	1,183.89	1,460.76
1 Medicare	066	4	1	171.97	1,288.79	1,355.86
2 Medicares	066	4	2	67.07	1,393.69	1,250.96
BlueCross BlueShield of Western NY (067)						
Individual	067	1	0	65.83	592.48	658.31
Medicare	067	1	1	(39.07)	697.38	553.41
Family	067	4	0	308.60	1,320.78	1,629.38
1 Medicare	067	4	1	203.70	1,425.68	1,524.48
2 Medicares	067	4	2	98.80	1,530.58	1,419.58
HMO Blue - CNY (072)						
Individual	072	1	0	75.68	681.13	756.81
Medicare	072	1	1	(29.22)	786.03	651.91
Family	072	4	0	346.46	1,493.48	1,839.94
1 Medicare	072	4	1	241.56	1,598.38	1,735.04
2 Medicares	072	4	2	136.66	1,703.28	1,630.14
HMO Blue - Utica (160)						
Individual	160	1	0	78.82	709.39	788.21
Medicare	160	1	1	(26.08)	814.29	683.31
Family	160	4	0	382.78	1,621.27	2,004.05
1 Medicare	160	4	1	277.88	1,726.17	1,899.15
2 Medicares	160	4	2	172.98	1,831.07	1,794.25
Aetna (210)						
Individual	210	1	0	92.42	831.74	924.16
Medicare	210	1	1	(12.48)	936.64	819.26
Family	210	4	0	510.22	2,085.14	2,595.36
1 Medicare	210	4	1	405.32	2,190.04	2,490.46
2 Medicares	210	4	2	300.42	2,294.94	2,385.56
HIP HMO (220)						
Individual	220	1	0	76.76	690.82	767.58
Medicare	220	1	1	(28.14)	795.72	662.68
Family	220	4	0	348.04	1,504.68	1,852.72
1 Medicare	220	4	1	243.14	1,609.58	1,747.82
2 Medicares	220	4	2	138.24	1,714.48	1,642.92

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90% / 75% Employer Contribution Rate Formula

WITHOUT CAPPING *Medicare: 104.90

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Empire BlueCross BlueShield HMO - Upstate (280)						
Individual	280	1	0	73.77	663.94	737.71
Medicare	280	1	1	(31.13)	768.84	632.81
Family	280	4	0	363.20	1,532.22	1,895.42
1 Medicare	280	4	1	258.30	1,637.12	1,790.52
2 Medicares	280	4	2	153.40	1,742.02	1,685.62
Empire BlueCross BlueShield HMO - Downstate (290)						
Individual	290	1	0	94.05	846.41	940.46
Medicare	290	1	1	(10.85)	951.31	835.56
Family	290	4	0	465.17	1,959.79	2,424.96
1 Medicare	290	4	1	360.27	2,064.69	2,320.06
2 Medicares	290	4	2	255.37	2,169.59	2,215.16
Capital District PHP - Central (300)						
Individual	300	1	0	66.42	597.77	664.19
Medicare	300	1	1	(38.48)	702.67	559.29
Family	300	4	0	306.95	1,319.35	1,626.30
1 Medicare	300	4	1	202.05	1,424.25	1,521.40
2 Medicares	300	4	2	97.15	1,529.15	1,416.50
Capital District PHP - W. Hudson Valley (310)						
Individual	310	1	0	70.46	634.16	704.62
Medicare	310	1	1	(34.44)	739.06	599.72
Family	310	4	0	327.94	1,406.59	1,734.53
1 Medicare	310	4	1	223.04	1,511.49	1,629.63
2 Medicares	310	4	2	118.14	1,616.39	1,524.73
Empire BlueCross BlueShield HMO - Mid-Hudson (320)						
Individual	320	1	0	91.62	824.54	916.16
Medicare	320	1	1	(13.28)	929.44	811.26
Family	320	4	0	452.97	1,908.60	2,361.57
1 Medicare	320	4	1	348.07	2,013.50	2,256.67
2 Medicares	320	4	2	243.17	2,118.40	2,151.77
MVP Health Care - Central Region (330)						
Individual	330	1	0	68.56	617.01	685.57
Medicare	330	1	1	(36.34)	721.91	580.67
Family	330	4	0	319.53	1,369.91	1,689.44
1 Medicare	330	4	1	214.63	1,474.81	1,584.54
2 Medicares	330	4	2	109.73	1,579.71	1,479.64
MVP Health Care - Mid Hudson (340)						
Individual	340	1	0	64.92	584.26	649.18
Medicare	340	1	1	(39.98)	689.16	544.28
Family	340	4	0	302.64	1,297.44	1,600.08
1 Medicare	340	4	1	197.74	1,402.34	1,495.18
2 Medicares	340	4	2	92.84	1,507.24	1,390.28
HIP HMO - HV & Ulster Regions (350)						
Individual	350	1	0	73.76	663.81	737.57
Medicare	350	1	1	(31.14)	768.71	632.67
Family	350	4	0	332.74	1,440.76	1,773.50
1 Medicare	350	4	1	227.84	1,545.66	1,668.60
2 Medicares	350	4	2	122.94	1,650.56	1,563.70
MVP Health Care -North Regions (360)						
Individual	360	1	0	80.31	722.83	803.14
Medicare	360	1	1	(24.59)	827.73	698.24
Family	360	4	0	374.74	1,606.11	1,980.85
1 Medicare	360	4	1	269.84	1,711.01	1,875.95
2 Medicares	360	4	2	164.94	1,815.91	1,771.05