NYS Health Insurance Program

Schedule VI

Participating Employers Monthly Rates - **WITHOUT Drug Coverage**

Rates Effective January 1, 2015

Low Income Subsidy

Benefit Program G51, G54, G57, G58, G59, G61, G65, G69, G71, G74, G75

90% / 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	48.17	433.52	481.69
Medicare	001	1	1	(56.73)	538.42	376.79
Family	001	4	0	234.85	993.55	1,228.40
1 Medicare	001	4	1	129.95	1,098.45	1,123.50
2 Medicares	001	4	2	25.05	1,203.35	1,018.60
HIP (050)						
Individual	050	1	0	176.82	433.52	610.34
Medicare	050	1	1	71.92	538.42	505.44
Family	050	4	0	476.29	993.55	1,469.84
1 Medicare	050	4	1	371.39	1,098.45	1,364.94
2 Medicares	050	4	2	266.49	1,203.35	1,260.04
MVP Health Care Roch. (058)						
Individual	058	1	0	46.33	416.94	463.27
Medicare	058	1	1	(58.57)	521.84	358.37
Family	058	4	0	213.30	917.87	1,131.17
1 Medicare	058	4	1	108.40	1,022.77	1,026.27
2 Medicares	058	4	2	3.50	1,127.67	921.37
Independent Health (059)						
Individual	059	1	0	46.18	415.67	461.85
Medicare	059	1	1	(58.72)	520.57	356.95
Family	059	4	0	212.90	915.82	1,128.72
1 Medicare	059	4	1	108.00	1,020.72	1,023.82
2 Medicares	059	4	2	3.10	1,125.62	918.92
MVP Health Care - East Region (060)						
Individual	060	1	0	93.52	433.52	527.04
Medicare	060	1	1	(11.38)	538.42	422.14
Family	060	4	0	297.19	993.55	1,290.74
1 Medicare	060	4	1	192.29	1,098.45	1,185.84
2 Medicares	060	4	2	87.39	1,203.35	1,080.94
Capital District PHP - Capital (063)						
Individual	063	1	0	82.23	433.52	515.75
Medicare	063	1	1	(22.67)	538.42	410.85
Family	063	4	0	268.85	993.55	1,262.40
1 Medicare	063	4	1	163.95	1,098.45	1,157.50
2 Medicares	063	4	2	59.05	1,203.35	1,052.60

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90% / 75% Employer Contribution Rate Formula
WITH CAPPING *Medicare: 104.90

	OPT	COV	MED	Employee Share	Employer Share	Full Share LWOP
Blue Choice (066)						
Individual	066	1	0	65.05	433.52	498.57
Medicare	066	1	1	(39.85)	538.42	393.67
Family	066	4	0	239.16	993.55	1,232.71
1 Medicare	066	4	1	134.26	1,098.45	1,127.81
2 Medicares	066	4	2	29.36	1,203.35	1,022.91
BlueCross BlueShield of Western NY (067)						
Individual	067	1	0	48.28	433.52	481.80
Medicare	067	1	1	(56.62)	538.42	376.90
Family	067	4	0	218.18	943.63	1,161.81
1 Medicare	067	4	1	113.28	1,048.53	1,056.91
2 Medicares	067	4	2	8.38	1,153.43	952.01
HMO Blue - CNY (072)						
Individual	072	1	0	199.06	433.52	632.58
Medicare	072	1	1	94.16	538.42	527.68
Family	072	4	0	550.70	993.55	1,544.25
1 Medicare	072	4	1	445.80	1,098.45	1,439.35
2 Medicares	072	4	2	340.90	1,203.35	1,334.45
HMO Blue - Utica (160)						
Individual	160	1	0	236.56	433.52	670.08
Medicare	160	1	1	131.66	538.42	565.18
Family	160	4	0	716.42	993.55	1,709.97
1 Medicare	160	4	1	611.52	1,098.45	1,605.07
2 Medicares	160	4	2	506.62	1,203.35	1,500.17
Aetna (210)						
Individual	210	1	0	300.52	433.52	734.04
Medicare	210	1	1	195.62	538.42	629.14
Family	210	4	0	1,175.14	993.55	2,168.69
1 Medicare	210	4	1	1,070.24	1,098.45	2,063.79
2 Medicares	210	4	2	965.34	1,203.35	1,958.89
HIP HMO (220)						
Individual	220	1	0	197.76	433.52	631.28
Medicare	220	1	1	92.86	538.42	526.38
Family	220	4	0	525.52	993.55	1,519.07
1 Medicare	220	4	1	420.62	1,098.45	1,414.17
2 Medicares	220	4	2	315.72	1,203.35	1,309.27

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90% / 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	157.00	433.52	590.52
Medicare	280	1	1	52.10	538.42	485.62
Family	280	4	0	519.17	993.55	1,512.72
1 Medicare	280	4	1	414.27	1,098.45	1,407.82
2 Medicares	280	4	2	309.37	1,203.35	1,302.92
Empire BlueCross BlueShield HMO - Downstate (290)						
Individual	290	1	0	345.40	433.52	778.92
Medicare	290	1	1	240.50	538.42	674.02
Family	290	4	0	1,011.39	993.55	2,004.94
1 Medicare	290	4	1	906.49	1,098.45	1,900.04
2 Medicares	290	4	2	801.59	1,203.35	1,795.14
Capital District PHP - Central (300)						
Individual	300	1	0	124.88	433.52	558.40
Medicare	300	1	1	19.98	538.42	453.50
Family	300	4	0	368.30	993.55	1,361.85
1 Medicare	300	4	1	263.40	1,098.45	1,256.95
2 Medicares	300	4	2	158.50	1,203.35	1,152.05
Capital District PHP - W. Hudson Valley (310)						
Individual	310	1	0	168.67	433.52	602.19
Medicare	310	1	1	63.77	538.42	497.29
Family	310	4	0	484.92	993.55	1,478.47
1 Medicare	310	4	1	380.02	1,098.45	1,373.57
2 Medicares	310	4	2	275.12	1,203.35	1,268.67
Empire BlueCross BlueShield HMO - Mid-Hudson (320)						
Individual	320	1	0	325.66	433.52	759.18
Medicare	320	1	1	220.76	538.42	654.28
Family	320	4	0	959.83	993.55	1,953.38
1 Medicare	320	4	1	854.93	1,098.45	1,848.48
2 Medicares	320	4	2	750.03	1,203.35	1,743.58
MVP Health Care - Central Region (330)						
Individual	330	1	0	156.30	433.52	589.82
Medicare	330	1	1	51.40	538.42	484.92
Family	330	4	0	456.07	993.55	1,449.62
1 Medicare	330	4	1	351.17	1,098.45	1,344.72
2 Medicares	330	4	2	246.27	1,203.35	1,239.82
MVP Health Care - Mid Hudson (340)						
Individual	340	1	0	142.39	433.52	575.91
Medicare	340	1	1	37.49	538.42	471.01
Family	340	4	0	427.66	993.55	1,421.21
1 Medicare	340	4	1	322.76	1,098.45	1,316.31
2 Medicares	340	4	2	217.86	1,203.35	1,211.41
HIP HMO - HV & Ulster Regions (350)						
Individual	350	1	0	173.42	433.52	606.94
Medicare	350	1	1	68.52	538.42	502.04
Family	350	4	0	460.78	993.55	1,454.33
1 Medicare	350	4	1	355.88	1,098.45	1,349.43
2 Medicares	350	4	2	250.98	1,203.35	1,244.53
MVP Health Care -North Regions (360)						
Individual	360	1	0	258.96	433.52	692.48
Medicare	360	1	1	154.06	538.42	587.58
Family	360	4	0	710.65	993.55	1,704.20
1 Medicare	360	4	1	605.75	1,098.45	1,599.30
2 Medicares	360	4	2	500.85	1,203.35	1,494.40