



RENSSELAER COUNTY HEALTH INSURANCE COSTS: JANUARY 1, 2026

NON-MEDICARE ELIGIBLE RETIREES

Plan Options and Monthly Premiums

Coverage	NYSHIP Empire Plan	CDPHP HMO	MVP HMO	Empire Blue Cross EPO
Single	\$1,611.46	\$1,344.71	\$1,162.82	\$3,220.01
Two Person	\$3,663.79	\$2,823.89	\$2,674.49	\$6,280.62
Family	\$3,663.79	\$3,496.25	\$2,848.91	\$9,338.68

Plan Benefit Highlights

Coverage	NYSHIP Empire Plan	CDPHP HMO	MVP HMO	Empire Blue Cross EPO
In Network				
Doctor Co-Pay	\$25.00	\$25.00	\$25.00	\$25.00
Specialist Co-Pay	\$25.00	\$25.00	\$40.00	\$25.00
Drug Co-Pay	\$5G/\$30B/\$60NF	\$10G/\$25B/\$40NF	\$10G/\$30B/\$50NF	\$10G/\$25B/\$50NF
Inpatient Co-Pay	\$0	\$0	\$500	\$100
Out of Network				
Deductible	\$1,250.00	NA	NA	NA
Coinsurance	20%	NA	NA	NA
Inpatient Co-Pay	10%	\$0	\$500	\$0

Retiree Monthly Share of Premium

Coverage	NYSHIP Empire Plan	CDPHP HMO	MVP HMO	Empire Blue Cross EPO
Single	\$805.73	\$672.36	\$581.41	\$1,610.01
Two Person	\$2,139.74	\$1,633.82	\$1,564.00	\$3,599.40
Family	\$2,139.74	\$2,070.86	\$1,677.37	\$5,587.14