



RENSSELAER COUNTY HEALTH INSURANCE COSTS: JANUARY 1, 2025

EMPLOYEES HIRED ON OR AFTER 1/1/18

Full Monthly Premium Rates

Coverage	CDPHP HMO	MVP HMO
Single	\$1,182.59	\$1,070.16
Two Person	\$2,483.44	\$2,461.37
Family	\$3,074.74	\$2,621.89

*** Full-Time Employee Bi-Weekly Share of Premium Cost at 25% ***

Coverage	CDPHP HMO	MVP HMO
Single	\$136.45	\$123.48
Two Person	\$286.55	\$284.00
Family	\$354.78	\$302.53

Employee Annual Share of Premium Cost at 25%

Coverage	CDPHP HMO	MVP HMO
Single	\$3,547.77	\$3,210.48
Two Person	\$7,450.32	\$7,384.11
Family	\$9,224.22	\$7,865.67

Plan Benefit Highlights

Coverage	CDPHP HMO	MVP HMO
In Network		
Doctor Co-Pay	\$25.00	\$25.00
Specialist Co-Pay	\$25.00	\$40.00
Drug Co-Pay	\$10G/\$25B/\$40NF	\$10G/\$30B/\$50NF
Inpatient Co-Pay	\$0	\$500
Out of Network		
Deductible	NA	NA
Coinsurance	NA	NA
Inpatient Co-Pay	\$0	\$500

The payroll deduction for family dental coverage will be \$36.99 for 2025. There is no payroll deduction for individual dental coverage.

NOTE-THE EMPLOYEE SHARE LISTED ABOVE IS FOR FULL-TIME EMPLOYEES. IF YOU ARE NOT A FULL-TIME EMPLOYEE, THE HEALTH INSURANCE COVERAGE WILL COST YOU MORE, DEPENDING UPON THE NUMBER OF HOURS WORKED PER WEEK.