



RENSSELAER COUNTY HEALTH INSURANCE COSTS: JANUARY 1, 2023

EMPLOYEES HIRED ON OR AFTER 1/1/18

Full Monthly Premium Rates

Coverage	CDPHP HMO	MVP HMO
Single	\$957.43	\$946.80
Two Person	\$1,914.85	\$2,177.64
Family	\$2,489.31	\$2,319.66

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

Coverage	CDPHP HMO	MVP HMO
Single	\$110.47	\$109.25
Two Person	\$220.94	\$251.27
Family	\$287.23	\$267.65

Employee Annual Share of Premium Cost at 25%

Coverage	CDPHP HMO	MVP HMO
Single	\$2,872.29	\$2,840.40
Two Person	\$5,744.55	\$6,532.92
Family	\$7,467.93	\$6,958.98

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 \$24.86 for 2023. 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.