



RENSSELAER COUNTY HEALTH INSURANCE COSTS: JANUARY 1, 2022

NON-MEDICARE ELIGIBLE RETIREES

Plan Options and Monthly Premiums

Coverage	NYSHIP Empire Plan	CDPHP HMO	MVP HMO	Empire Blue Cross EPO
Single	\$1,196.12	\$867.37	\$894.67	\$1,456.45
Two Person	\$2,763.74	\$1,734.73	\$2,057.74	\$2,840.09
Family	\$2,763.74	\$2,255.15	\$2,191.94	\$4,223.98

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	\$598.06	\$433.69	\$447.34	\$728.23
Two Person	\$1,617.01	\$997.47	\$1,203.33	\$1,627.59
Family	\$1,617.01	\$1,335.74	\$1,290.56	\$2,527.12