



# RENSSELAER COUNTY HEALTH INSURANCE COSTS: JANUARY 1, 2023

## NON-MEDICARE ELIGIBLE RETIREES

### Plan Options and Monthly Premiums

Coverage	<a href="#">NYSHIP Empire Plan</a>	<a href="#">CDPHP HMO</a>	<a href="#">MVP HMO</a>	<a href="#">Empire Blue Cross EPO</a>
Single	\$1,279.85	\$957.43	\$946.80	\$1,836.73
Two Person	\$2,957.20	\$1,914.85	\$2,177.64	\$3,581.64
Family	\$2,957.20	\$2,489.31	\$2,319.66	\$5,326.86

### Plan Benefit Highlights

Coverage	<a href="#">NYSHIP Empire Plan</a>	<a href="#">CDPHP HMO</a>	<a href="#">MVP HMO</a>	<a href="#">Empire Blue Cross EPO</a>
<b>In Network</b>				
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
<b>Out of Network</b>				
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	<a href="#">NYSHIP Empire Plan</a>	<a href="#">CDPHP HMO</a>	<a href="#">MVP HMO</a>	<a href="#">Empire Blue Cross EPO</a>
Single	\$639.93	\$478.72	\$473.40	\$918.37
Two Person	\$1,730.20	\$1,101.04	\$1,273.45	\$2,052.56
Family	\$1,730.20	\$1,474.44	\$1,365.76	\$3,186.95