



RENSSELAER COUNTY HEALTH INSURANCE COSTS: JANUARY 1, 2023

NON-MEDICARE ELIGIBLE RETIREES

Plan Options and Monthly Premiums

Coverage	NYSHIP Empire Plan	CDPHP HMO	MVP HMO	Empire Blue Cross EPO
Single	\$1,345.06	\$957.43	\$946.80	\$1,836.73
Two Person	\$3,175.87	\$1,914.85	\$2,177.64	\$3,581.64
Family	\$3,175.87	\$2,489.31	\$2,319.66	\$5,326.86

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	\$672.53	\$478.72	\$473.40	\$918.37
Two Person	\$1,862.56	\$1,101.04	\$1,273.45	\$2,052.56
Family	\$1,862.56	\$1,474.44	\$1,365.76	\$3,186.95