

**2023 MONTHLY HEALTH INSURANCE RATES**

CARRIERS & AGE	PLAN	L e g e n d	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	
			SURVIVOR (SV) or VESTEE (VS)	COBA SURVIVORS (CS)	RETIREE I (R1)	RETIREE II (R2)	RETIREE III (R3) & RET. POL. (RP)	RETIREE III (R3) & RET. POL. (RP)	RETIREE ORD (RO)	RETIREE ORD (RO)	RETIREE COLLEGE ORD (CO)	COBRA ELIGIBLES
Retired Employees Eligible for Coverage							Union Emp Hired before 4/1/14 & COBA before 6/1/14 & NCCFT, hired before 5/1/14; COL ORD BEFOR 6/1/02	Union Emp Hired on or after 4/1/14 & COBA on or after 6/1/14 & NCCFT hired on or after 5/1/14	County Ord Emp Hired on or after 1/1/02 but before 7/1/14	County Ord Emp Hired on or after 7/1/14	College Ord Emp Hired on or after 6/1/02	
Empire Plan	Ind	(1)	\$ 1,345.06	\$ 336.27	\$672.53	\$336.27	\$0.00	\$201.76	\$ 67.25	\$ 201.76	\$ 134.51	\$ 1,345.06
Empire Plan	Fam		3,175.87	793.97	1,842.00	1,587.94	0.00	476.38	317.59	476.38	317.59	3,175.87
Medicare Eligible	Ind		476.69	119.17	238.35	119.17	0.00	71.50	23.83	71.50	47.67	476.69
One Medicare Eligible	Fam		1,362.01	340.50	817.21	681.01	0.00	204.30	136.20	204.30	136.20	1,362.01
Two Medicare Eligible	Fam		1,242.48	310.62	720.64	621.24	0.00	186.37	124.25	186.37	124.25	1,242.48
HIP HMO	Ind	(1)	1,545.87	537.08	873.34	537.08	200.81	583.49	268.06	583.49	335.32	1,576.79
HIP HMO	Fam		3,787.38	1,405.48	2,453.51	2,199.45	611.51	1,552.13	929.10	1,552.13	929.10	3,863.13
HIP HMO-Medicare Eligible	Ind	(2)	1,545.87	1,188.35	1,307.53	1,188.35	1,069.18	N/A	1,093.01	N/A	1,116.85	1,576.79
HIP HMO-Medicare Eligible	Fam	(2)	3,787.38	2,735.99	3,242.58	3,106.38	2,425.37	N/A	929.10	N/A	929.10	3,863.13
HIP VIP Nassau	Ind		530.74	173.22	292.40	173.22	54.05	N/A	77.88	N/A	101.72	541.35
HIP VIP Nassau	2 VIP		1,061.48	310.62	539.64	440.24	-	N/A	106.15	N/A	106.15	1,082.71
HIP 1 VIP/1 Medicare Eligible Nassau	Fam	(2)	2,076.61	1,144.75	1,554.77	1,455.37	834.13	N/A	850.80	N/A	850.80	2,118.14
HIP VIP Nassau-Low Income	Ind		530.74	173.22	292.40	173.22	54.05	N/A	77.88	N/A	101.72	541.35
HIP VIP Nass-Low Inc (2 Over 65)	2 VIP		1,061.48	310.62	539.64	440.24	-	N/A	106.15	N/A	106.15	1,082.71
HIP VIP Suffolk	Ind		576.95	219.43	338.61	219.43	100.26	N/A	124.09	N/A	147.93	588.49
HIP VIP Suffolk	2 VIP		1,153.90	288.48	669.26	532.66	-	N/A	115.39	N/A	115.39	1,176.98
HIP 1 VIP/1 Medicare Eligible Suffolk	Fam	(2)	2,122.82	1,220.84	1,600.98	1,501.58	880.34	N/A	1,004.59	N/A	1,004.59	2,165.28
HIP VIP Suffolk/Low Income	Ind		576.95	219.43	338.61	219.43	100.26	N/A	124.09	N/A	147.93	588.49
HIP VIP Suff/Low Inc (2 Over 65)	2 VIP		1,153.90	310.62	632.06	532.66	-	N/A	115.39	N/A	115.39	1,176.98
HIP VIP NY	Ind		490.66	133.14	252.32	133.14	13.97	N/A	37.80	N/A	61.64	500.47
HIP VIP NY	2 VIP		981.32	245.33	459.48	360.08	-	N/A	98.13	N/A	98.13	1,000.95
HIP VIP NY-Low Income	Ind		490.66	133.14	252.32	133.14	13.97	N/A	37.80	N/A	61.64	500.47
HIP VIP NY-Low Income	2 VIP		981.32	310.62	459.48	360.08	-	N/A	98.13	N/A	98.13	1,000.95
HIP VIP NY/HIP HMO	1 VIP NY 1 HMO		2,036.53	1,015.02	1,514.69	1,355.53	674.52	N/A	1,603.62	N/A	1,603.62	2,077.26
HIP 1 VIP/more than 1 HMO (Nass/Suff)	1-VIP >1-HMO		3,787.38	2,765.87	3,242.58	3,106.38	2,425.37	N/A	2,561.57	N/A	2,561.57	3,863.13
HIP 2 VIP/more than 1 HMO (Nass/Suff)	2-VIP >1-HMO		3,787.38	2,855.52	3,265.54	3,166.14	2,544.90	N/A	2,669.15	N/A	2,669.15	3,863.13
HIP HMO/VIP SUFFOLK	1-VIP 1-HMO		2,122.82	1,101.31	1,578.02	1,441.82	760.81	N/A	897.01	N/A	897.01	2,165.28
HIP HMO/VIP NASSAU	1-VIP 1-HMO		2,076.61	1,055.10	1,531.81	1,395.61	714.60	N/A	850.80	N/A	850.80	2,118.14

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Retired Employees Eligible for Coverage	Legend					Union Emp Hired before 4/1/14 & COBA before 6/1/14 & NCCFT, hired before 5/1/14; COL ORD BEFOR 6/1/02	Union Emp Hired on or after 4/1/14 & COBA on or after 6/1/14 & NCCFT hired on or after 5/1/14	County Ord Emp Hired on or after 1/1/02 but before 7/1/14	County Ord Emp Hired on or after 7/1/14	College Ord Emp Hired on or after 6/1/02	

Empire BC BS Blue Access PPO Plan	Ind	(1)	1143.3	285.83	N/A	N/A	N/A	0	N/A	0	N/A	1166.17
Empire BC BS Blue Access PPO Plan	Fam		2,699.49	674.87	N/A	N/A	N/A	0.00	N/A	0.00	N/A	2,753.48

Empire Blue Cross HSA	Ind	(1)	962.38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	981.63
Empire Blue Cross HSA	Fam		2,235.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2,279.96

HIP/VYTRA Network:	Ind	(1)	1,572.43	563.64	899.90	563.64	227.37	610.05	294.62	610.05	361.88	1,603.88
HIP/VYTRA Network:	Fam		3,852.46	1,470.56	2,518.59	2,264.53	676.59	1,617.21	994.18	1,617.21	994.18	3,929.51
Medicare Eligible	Ind		1,572.43	1,214.91	1,334.09	1,214.91	1,095.74	N/A	1,119.57	N/A	1,143.41	1,603.88
One Medicare Eligible	Fam		3,852.46	2,830.95	3,307.66	3,171.46	2,490.45	N/A	2,626.65	N/A	2,626.65	3,929.51
Two Medicare Eligible	Fam		3,144.86	2,213.00	2,623.02	2,523.62	1,902.38	N/A	2,026.63	N/A	2,026.63	3,207.76

**DEFINITIONS FOR COLUMNS**

SURVIVORS (SV)	Spouse or dependent(s) of deceased retirees
VESTEE (VS)	Pension Vestee Employees who terminated employment before age 55
RETIREE I (R1)	Retirees who retired prior to May 19, 1975
RETIREE II (R2)	Retirees who retired between May 19, 1975 and December 31, 1975
RETIREE III (R3)	Retirees who retired on or after January 1, 1976
RETIREE ORD (RO)	Ordinance retirees who were hired January 1, 2002 and after
RETIREE COLL ORD	College Ordinance retirees who were hired on or after June 1, 2002
COBA SURVIVORS (CS)	Survivors of COBA members who died while active. They pay 25% of the premium

**Legend:**

(1) Young Adult Option: Provides Coverage for Unmarried Young adults through age 29

(2) HIP Medicare Eligible refers to an enrollee(s) who is/are eligible for Medicare but has/have not enrolled in HIP's VIP plan which is for Medicare eligible members of HIP