## 2019 Health Care Plan Comparison

### Plan Feature

#### Deductibles

<table>
<thead>
<tr>
<th>Plan Level</th>
<th>Empire Blue Cross Traditional PPO</th>
<th>Capital District Physicians' Health Plan (CDPHP)</th>
<th>Independent Health Association (IHA)</th>
<th>MVP</th>
<th>Empire Blue Cross Blue PPO</th>
<th>Empire Blue Cross Traditional PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$2,000</td>
<td>$1,500</td>
<td>$2,500</td>
<td>$1,200</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>Individual + 1</td>
<td>$2,500</td>
<td>$2,000</td>
<td>$3,000</td>
<td>$2,400</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Individual + 2</td>
<td>$3,000</td>
<td>$2,500</td>
<td>$3,500</td>
<td>$3,000</td>
<td>$3,500</td>
<td>$3,500</td>
</tr>
</tbody>
</table>

#### 2019 Dental & Vision Plan Rates

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Bi-Weekly Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$15.93</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>$19.23</td>
</tr>
<tr>
<td>Family</td>
<td>$37.68</td>
</tr>
</tbody>
</table>

**What You Pay**

- **Preventive Care**
  - $0
- **Office Visit**
  - Individual + Child(ren) & Domestic Partner: $10
- **Mail Order Rx**
  - Individuals: $10
  - Family: $20
- **Nonpreferred Rx**
  - Individuals: $45
  - Family: $50
- **Preferred Rx**
  - Individuals: $25
  - Family: $30
- **Generic Rx**
  - Individuals: $10
  - Family: $15
- **Deductibles**
  - Inpatient Hospital Services: $100

**Additional Notes**

1. This plan includes dental and vision plan plus insurance.
2. This plan includes a $500 in-network deductible and 20 percent coinsurance for services.
3. Dental insurance through UMR has a $1,000 annual benefit and does not include a child orthodontic benefit. Dental insurance elected outside of UMR has a $2,000 annual benefit along with a child orthodontic benefit.

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This document is intended to provide a brief overview of changes taking effect. It is not meant to be all-inclusive. If there are any conflicts between the information presented in this document and the legal plan documents, the legal plan documents will govern. The Research Foundation reserves the right to change or terminate the plans at its discretion.