



2019 Health Care Plan Rates

For retirees and dependents not Medicare eligible

Service at Retirement	Eligible to retire before January 1, 2012 ¹	Eligible to retire after January 1, 2012 Find your rates here based on your years of service at retirement.		
	N/A	20 or more	15 to 19	10 to 14
MEDICARE PART A AND B STATUS: NOT MEDICARE ELIGIBLE				
Empire Blue Cross				
Individual	\$140.38	\$140.38	\$233.96	\$374.34
Individual + Spouse/DP	\$446.31	\$446.31	\$794.83	\$1,241.14
Individual + Child(ren)	\$356.50	\$356.50	\$630.18	\$986.68
Family	\$699.76	\$699.76	\$1,259.50	\$1,959.27
Empire Blue Cross Deductible PPO				
Individual	\$64.14	\$64.14	\$157.72	\$298.10
Individual + Spouse/DP	\$293.81	\$293.81	\$642.33	\$1,088.64
Individual + Child(ren)	\$219.25	\$219.25	\$492.93	\$849.43
Family	\$471.22	\$471.22	\$1,030.96	\$1,730.73
Blue Choice (Rochester/Excellus)^{2,3}				
Individual	\$105.71	\$105.71	\$176.18	\$281.89
Individual + Spouse/DP	\$380.41	\$380.41	\$679.80	\$1,060.21
Individual + Child(ren)	\$435.55	\$435.55	\$764.50	\$1,191.12
Family	\$454.68	\$454.68	\$815.96	\$1,270.63
Capital District Physicians' Health Plan²				
Individual	\$115.45	\$115.45	\$192.42	\$307.87
Individual + Spouse/DP	\$346.35	\$346.35	\$615.73	\$962.09
Individual + Child(ren)	\$323.26	\$323.26	\$573.41	\$896.67
Family	\$531.07	\$531.07	\$954.39	\$1,485.47
Independent Health Association²				
Individual	\$104.98	\$104.98	\$174.96	\$279.94
Individual + Spouse/DP	\$398.91	\$398.91	\$713.84	\$1,112.75
Individual + Child(ren)	\$272.94	\$272.94	\$482.89	\$755.83
Family	\$482.89	\$482.89	\$867.80	\$1,350.69
MVP²				
Individual	\$135.50	\$135.50	\$225.84	\$361.34
Individual + Spouse/DP	\$528.32	\$528.32	\$876.84	\$1,325.49
Individual + Child(ren)	\$353.35	\$353.35	\$625.22	\$978.57
Family	\$562.10	\$562.10	\$1,007.93	\$1,570.03

¹ These rates are for retirees who retired or were eligible to retire before January 1, 2012. Retirees who were hired before January 1, 1986 do not contribute to coverage under these rules.

² These are anticipated rates and plan designs. Final rates and plan designs are awaiting final approval from the New York State Department of Financial Services.

³ This plan is no longer accepting new enrollments.