



Monthly Premiums for Young Adult Election Option

The following monthly premium amounts apply to administer Benefits Coverage Under the Young Adult Option for coverage under the parent's plan.

These rates are in effect for 2026:

Regular and Postdoctoral Employees - Effective January 1, 2026

Health Plan	Monthly Premiums Young Adult
Anthem Blue Cross Traditional PPO	\$1,439.48
Anthem Blue Cross Deductible PPO	\$1,319.57
Capital District Physicians Health Plan	\$1,361.09
Independent Health Association (IHA)	\$1,158.55
MVP Health Plan	\$1,298.20
Postdoc Employee Only- Grad Student & Postdoctoral Health Plan	\$500.00

Graduate Student Employees - Effective January 1, 2026 - December 31, 2026

Coverage	Monthly Premiums Young Adult
Anthem	\$520.48