



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 2025:

Regular and Postdoctoral Employees - Effective January 1, 2025

Health Plan	Monthly Premiums Young Adult
Empire Blue Cross Traditional PPO (RF Plan Preferred Provider Organization)	\$1,354.82
Empire Blue Cross Deductible PPO	\$1,237.56
Capital District Physicians Health Plan (All Areas)	\$1,201.10
Independent Health Association (IHA)	\$1,006.28
MVP Health Plan - All areas	\$1,163.52
Postdoc Employee Only- Grad Student & Postdoctoral Health Plan	\$420.00

Graduate Student Employees - Effective January 1, 2025 - December 31, 2025

Coverage	Monthly Premiums Young Adult
Empire	\$442.28