

**TOMPKINS COUNTY 2017 HEALTH INSURANCE RATES**

**2017 RATES  
PER PAY PERIOD**

		2016 Rates per month			2017 Rates per month			2017 RATES PER PAY PERIOD			
		Medical Premium	Rx Premium	Total per month	Medical Premium	Rx Premium	Total per month	County share per month	Employee share per month	Per pay period	
<b>Classic Blue Excellus BCBS; Prescription Benefits from ProAct</b>											
<b>White Collar , Blue Collar Management/Confidential Elected Officials All Retirees COBRA Plan A</b>	Annual Deductible: \$100 Individual \$200 Family	Individual	\$642.52	\$162.21	\$804.73	\$674.65	\$170.32	\$844.97	\$675.98	\$168.99	\$84.50
	20% Co-Insurance, max OOP \$800	Family	\$1,392.49	\$351.62	\$1,744.11	\$1,462.11	\$369.20	\$1,831.31	\$1,465.05	\$366.26	\$183.13
<b>Road Patrol Employees</b>	Annual Deductible: \$100 Individual \$200 Family	Individual	\$642.52	\$231.97	\$874.49	\$674.65	\$243.57	\$918.22	\$780.49	\$137.73	\$68.87
	20% Co-Insurance, max OOP \$800	Family	\$1,392.49	\$502.09	\$1,894.58	\$1,462.11	\$527.19	\$1,989.30	\$1,690.91	\$298.40	\$149.20
<b>Library Employees Support Staff</b>	Annual Deductible: \$100 Individual \$200 Family	Individual	\$642.52	\$230.72	\$873.24	\$674.65	\$242.26	\$916.91	\$742.26	\$130.98	\$65.49
	20% Co-Insurance, max OOP \$800	Family	\$1,392.49	\$500.09	\$1,892.58	\$1,462.11	\$525.09	\$1,987.20	\$1,608.70	\$283.88	\$141.94
<b>Library Employees Professional Staff Association</b>	Annual Deductible: \$100 Individual \$200 Family	Individual	\$642.52	\$230.72	\$873.24	\$674.65	\$242.26	\$916.91	\$742.26	\$130.98	\$65.49
	20% Co-Insurance, max OOP \$800	Family	\$1,392.49	\$500.09	\$1,892.58	\$1,462.11	\$525.09	\$1,987.20	\$1,608.70	\$283.88	\$141.94
<b>Corrections Unit</b>	Annual Deductible: \$100 Individual \$200 Family	Individual	\$654.37	\$162.21	\$816.58	\$687.09	\$170.32	\$857.41	\$685.93	\$171.48	\$85.74
	20% Co-Insurance, max OOP \$400	Family	\$1,418.31	\$351.62	\$1,769.93	\$1,489.23	\$369.20	\$1,858.43	\$1,486.74	\$371.69	\$185.84
<b>TC3 (all bargaining units and non-unionized staff)</b>	Annual Deductible: \$100 Individual \$200 Family	Individual	\$654.37	\$162.21	\$816.58	\$687.09	\$170.32	\$857.41	\$685.93	\$171.48	\$85.74
	20% Co-Insurance, max OOP \$400	Family	\$1,418.31	\$351.62	\$1,769.93	\$1,489.23	\$369.20	\$1,858.43	\$1,486.74	\$371.69	\$185.84
<b>CSEA Faculty Administrators Culinary Center TC3 Farm Faculty Student Association</b>	Annual Deductible: \$100 Individual \$200 Family	Individual	\$654.37	\$162.21	\$816.58	\$687.09	\$170.32	\$857.41	\$685.93	\$171.48	\$85.74
	20% Co-Insurance, max OOP \$400	Family	\$1,418.31	\$351.62	\$1,769.93	\$1,489.23	\$369.20	\$1,858.43	\$1,486.74	\$371.69	\$185.84
<b>COBRA Plan C</b>											

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<b>PPO Excellus BCBS; Prescription Benefits from ProAct</b>											
<b>Road Patrol</b>	\$10 Office Co-Pay	Individual	\$641.38	\$230.72	\$872.10	\$673.45	\$242.26	\$915.71	\$778.35	\$137.36	\$68.68
<b>Road Patrol Civil</b>	Primary Care Physician not required	Family	\$1,388.24	\$500.09	\$1,888.33	\$1,457.65	\$525.09	\$1,982.74	\$1,685.33	\$297.41	\$148.71
<b>Library (all bargaining units)</b>	Lifetime maximum - None Healthcare Reform - dependents to age 26 \$35 Emergency Room Co-Pay \$25 Urgent Care Co-Pay										
<i>COBRA Plan D</i>	Out of network deductible \$250 Individual, \$750 Family Out of network 20% co-insurance Out of network max OOP \$1,000 Individual, \$3,000 Family Rx co-pay: \$5/\$10/\$25, 2x @ Mail 85/15 employer/employee percent share										

<b>PPO Excellus BCBS; Prescription Benefits from ProAct</b>											
<b>TC3 (all bargaining units and non-unionized staff)</b>	\$10 Office Co-Pay	Individual	\$641.38	\$162.21	\$803.59	\$673.45	\$170.32	\$843.77	\$675.02	\$168.75	\$84.38
<b>CSEA Faculty Administrators Culinary Center TC3 Farm Faculty Student Association</b>	Primary Care Physician not required Lifetime maximum - None Healthcare Reform - dependents to age 26 \$35 Emergency Room Co-Pay \$25 Urgent Care Co-Pay	Family	\$1,388.24	\$351.62	\$1,739.86	\$1,457.65	\$369.20	\$1,826.85	\$1,461.48	\$365.37	\$182.69
<i>COBRA Plan D-1</i>	Out of network deductible \$250 Individual, \$750 Family Out of network 20% co-insurance Out of network max OOP \$1,000 Individual, \$3,000 Family Rx co-pay: \$5/\$20/\$35, 2x @ Mail 80/20 employer/employee percent share										

<b>PPO Excellus BCBS; Prescription Benefits from ProAct</b>											
<b>Corrections</b>	\$10 Office Co-Pay	Individual	\$641.38	\$162.21	\$803.59	\$673.45	\$170.32	\$843.77	\$675.02	\$168.75	\$84.38
	Primary Care Physician not required Lifetime maximum - None Healthcare Reform - dependents to age 26 \$35 Emergency Room Co-Pay \$25 Urgent Care Co-Pay	Family	\$1,388.24	\$351.62	\$1,739.86	\$1,457.65	\$369.20	\$1,826.85	\$1,461.48	\$365.37	\$182.69
<i>COBRA Plan D-2</i>	Out of network deductible \$250 Individual, \$750 Family Out of network 20% co-insurance Out of network max OOP \$1,000 Individual, \$3,000 Family Rx co-pay: \$5/\$20/\$35, 2x @ Mail 80/20 employer/employee percent share										

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		Medical Premium	Rx Premium	Total per month	Medical Premium	Rx Premium	Total per month	County share per month	Employee share per month	Per pay period	
<b>PPO Excellus BCBS; Prescription Benefits from ProAct</b>											
<b>White Collar , Blue Collar Management/Confidential Elected Officials All Retirees</b>	\$10 Office Co-Pay Primary Care Physician not required Lifetime maximum - None Healthcare Reform - dependents to age 26 \$35 Emergency Room Co-Pay \$25 Urgent Care Co-Pay  Out of network deductible \$250 Individual, \$750 Family Out of network 20% co-insurance Out of network max OOP \$1,000 Individual, \$3,000 Family Rx co-pay: \$5/\$20/\$35, 2x @ Mail 80/20 employer/employee percent share	Individual	\$641.38	\$162.21	\$803.59	\$673.45	\$170.32	\$843.77	\$675.02	\$168.75	\$84.38
		Family	\$1,388.24	\$351.62	\$1,739.86	\$1,457.65	\$369.20	\$1,826.85	\$1,461.48	\$365.37	\$182.69
*Retiree rates distributed separately.											
COBRA Plan D-3											
<b>Comprehensive Value Plan; Prescription Benefits ProAct</b>											
\$500 Deductible, Maximum 3 per Family		Individual	\$506.97	\$102.41	\$609.38	\$532.32	\$107.53	\$639.85	\$639.85	\$0.00	\$0.00
20% Co-Insurance maximum OOP \$2,000 per person		Family	\$1,096.71	\$221.99	\$1,318.70	\$1,151.55	\$233.09	\$1,384.64	\$1,384.64	\$0.00	\$0.00
\$250 Debit Card Individual, \$500 Debit Card Family, Active Employees Only											
Healthcare Reform - dependents to age 26											
Rx Retail: 20%/20%/40%											
Rx Mail: 15%/15%/40%											
Rx maximum OOP \$750 Individual, \$1,500 Family											
COBRA Plan E	100/0 employer/employee percent share										
<b>Classic Blue Excellus BCBS; Prescription Benefits from ProAct</b>											
<b>Soil &amp; Water Conservation District</b>	Annual Deductible: \$100 Individual \$200 Family 20% Co-Insurance, max OOP \$800 Lifetime maximum - None Healthcare Reform - dependents to age 26 Rx co-pay: \$5/\$20/\$35, 2x @ Mail 80/20 employer/employee percent share	Individual	\$642.52	\$162.21	\$804.73	\$674.65	\$170.32	\$844.97	\$675.98	\$168.99	\$84.50
		Family	\$1,392.49	\$351.62	\$1,744.11	\$1,462.11	\$369.20	\$1,831.31	\$1,465.05	\$366.26	\$183.13
COBRA Plan F											
<b>Platinum Plan Excellus BCBS; Prescription Benefits from ProAct</b>											
<b>Blue Collar Bargaining Unit hired after 5/1/2015</b>	\$15 Office Co-Pay Primary Care Physician not required Lifetime maximum - None Healthcare Reform - dependents to age 26 \$150 Emergency Room Co-Pay \$25 Urgent Care Co-Pay In-network max OOP \$2,000 Individual, \$6,000 Family Out of network deductible \$500 Individual, \$1,500 Family Out of network 20% co-insurance Out of network max OOP \$4,000 Individual, \$12,000 Family Rx co-pay: \$5/\$35/\$70, 2x @ Mail 80/20 employer/employee percent share	Individual	\$443.67	\$113.30	\$556.97	\$459.34	\$117.29	\$576.63	\$461.30	\$115.33	\$57.66
<b>White Collar, Confidential and Management hired after 8/1/2015</b>		Family	\$1,153.55	\$294.58	\$1,448.13	\$1,194.30	\$304.95	\$1,499.25	\$1,199.40	\$299.85	\$149.93
If hire date is prior to those listed above, an employee cannot migrate into this plan during open enrollment or IRS qualifying event.											
COBRA Plan G											