

TOMPKINS COUNTY 2016 HEALTH INSURANCE RATES

**2016 RATES
PER PAY PERIOD**

		2015 Rates per month			2016 Rates per month			2016 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	
Classic Blue Excellus BCBS; Prescription Benefits from ProAct											
White Collar , Blue Collar Management/Confidential Elected Officials All Retirees COBRA Plan A	Annual Deductible: \$100 Individual \$200 Family	Individual	\$623.81	\$157.79	\$781.60	\$642.52	\$162.21	\$804.73	\$643.78	\$160.95	\$80.47
	20% Co-Insurance, max OOP \$800	Family	\$1,351.93	\$341.38	\$1,693.31	\$1,392.49	\$351.62	\$1,744.11	\$1,395.29	\$348.82	\$174.41
Road Patrol Employees	Annual Deductible: \$100 Individual \$200 Family	Individual	\$623.81	\$225.21	\$849.02	\$642.52	\$231.97	\$874.49	\$743.32	\$131.17	\$65.59
	20% Co-Insurance, max OOP \$800	Family	\$1,351.93	\$487.47	\$1,839.40	\$1,392.49	\$502.09	\$1,894.58	\$1,610.39	\$284.19	\$142.09
Library Employees Support Staff	Annual Deductible: \$100 Individual \$200 Family	Individual	\$623.81	\$224.00	\$847.81	\$642.52	\$230.72	\$873.24	\$742.26	\$130.98	\$65.49
	20% Co-Insurance, max OOP \$800	Family	\$1,351.93	\$485.52	\$1,837.45	\$1,392.49	\$500.09	\$1,892.58	\$1,608.70	\$283.88	\$141.94
Library Employees Professional Staff Association	Annual Deductible: \$100 Individual \$200 Family	Individual	\$623.81	\$224.00	\$847.81	\$642.52	\$230.72	\$873.24	\$742.26	\$130.98	\$65.49
	20% Co-Insurance, max OOP \$800	Family	\$1,351.93	\$485.52	\$1,837.45	\$1,392.49	\$500.09	\$1,892.58	\$1,608.70	\$283.88	\$141.94
Corrections Unit	Annual Deductible: \$100 Individual \$200 Family	Individual	\$635.31	\$157.49	\$792.80	\$654.37	\$162.21	\$816.58	\$653.26	\$163.32	\$81.66
	20% Co-Insurance, max OOP \$400	Family	\$1,377.00	\$341.38	\$1,718.38	\$1,418.31	\$351.62	\$1,769.93	\$1,415.94	\$353.99	\$176.99
TC3 (all bargaining units and non-unionized staff)	Annual Deductible: \$100 Individual \$200 Family	Individual	\$635.31	\$157.49	\$792.80	\$654.37	\$162.21	\$816.58	\$653.26	\$163.32	\$81.66
	20% Co-Insurance, max OOP \$400	Family	\$1,377.00	\$341.38	\$1,718.38	\$1,418.31	\$351.62	\$1,769.93	\$1,415.94	\$353.99	\$176.99
CSEA Faculty Administrators Culinary Center TC3 Farm Faculty Student Association	Annual Deductible: \$100 Individual \$200 Family	Individual	\$635.31	\$157.49	\$792.80	\$654.37	\$162.21	\$816.58	\$653.26	\$163.32	\$81.66
	20% Co-Insurance, max OOP \$400	Family	\$1,377.00	\$341.38	\$1,718.38	\$1,418.31	\$351.62	\$1,769.93	\$1,415.94	\$353.99	\$176.99
COBRA Plan C											

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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	
PPO Excellus BCBS; Prescription Benefits from ProAct											
White Collar , Blue Collar Management/Confidential Elected Officials All Retirees	\$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	\$622.70	\$157.49	\$780.19	\$641.38	\$162.21	\$803.59	\$642.87	\$160.72	\$80.36
		Family	\$1,347.81	\$341.38	\$1,689.19	\$1,388.24	\$351.62	\$1,739.86	\$1,391.89	\$347.97	\$173.99
*Retiree rates distributed separately.											
COBRA Plan D-3											
Comprehensive Value Plan; Prescription Benefits ProAct											
\$500 Deductible, Maximum 3 per Family 20% Co-Insurance maximum OOP \$2,000 per person \$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		Individual	\$492.20	\$99.83	\$592.03	\$506.97	\$102.41	\$609.38	\$609.38	\$0.00	\$0.00
		Family	\$1,064.77	\$215.52	\$1,280.29	\$1,096.71	\$221.99	\$1,318.70	\$1,318.70	\$0.00	\$0.00
COBRA Plan E	100/0 employer/employee percent share										
Classic Blue Excellus BCBS; Prescription Benefits from ProAct											
Soil & Water Conservation District	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	\$623.81	\$157.49	\$781.30	\$642.52	\$162.21	\$804.73	\$643.78	\$160.95	\$80.47
		Family	\$1,351.93	\$341.38	\$1,693.31	\$1,392.49	\$351.62	\$1,744.11	\$1,395.29	\$348.82	\$174.41
COBRA Plan F											
Platinum Plan Excellus BCBS; Prescription Benefits from ProAct											
Blue Collar Bargaining Unit hired after 5/1/2015	\$15 Office Co-Pay Primary Care Physician not required	Individual	\$430.75	\$110.00	\$540.75	\$113.30	\$443.67	\$556.97	\$445.58	\$111.39	\$55.70
White Collar, Confidential and Management hired after 8/1/2015	Lifetime maximum - None Healthcare Reform - dependents to age 26 \$150 Emergency Room Co-Pay \$25 Urgent Care Co-Pay Out of network deductible \$500 Individual, \$1,500 Family Out of network 20% co-insurance Out of network max OOP \$2,000 Individual, \$6,000 Family Rx co-pay: \$10/\$30/\$50, 2x @ Mail 80/20 employer/employee percent share	Family	\$1,119.95	\$286.00	\$1,405.95	\$1,153.55	\$294.58	\$1,448.13	\$1,158.50	\$289.63	\$144.81
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											