

Greater Tompkins County Municipal Health Insurance Consortium

2012 and 2013 Fiscal Year Premium Equivalent Rates

Premium % Increase = 9.00%

Medical Plan Rates

Plan Code	Plan Description	Co-Pay	Out-of-Network Benefits Only				2012 Premium Rates		2013 Premium Rates	
			Deductible		Out-of-Pocket Maximum		Individual	Family	Individual	Family
			Individual	Family	Individual	Family				
PP01	\$10 PPO Plan	\$10.00	\$250.00	\$750.00	\$1,000.00	\$3,000.00	\$503.78	\$1,090.41	\$549.12	\$1,188.55
PP02	\$15 PPO Plan	\$15.00	\$500.00	\$1,500.00	\$1,500.00	\$4,500.00	\$496.72	\$1,075.15	\$541.43	\$1,171.91
PP03	\$20 PPO Plan	\$20.00	\$750.00	\$2,250.00	\$2,000.00	\$6,000.00	\$487.66	\$1,055.53	\$531.55	\$1,150.52
PP0T	\$10 PPO "Teamsters"	\$10.00	\$100.00	\$250.00	\$400.00	\$1,200.00	\$520.90	\$1,129.01	\$567.78	\$1,230.62
Plan Code	Plan Description	Co-Pay	In-Network and Out-of-Network Benefits				2012 Premium Rates		2013 Premium Rates	
			Deductible		Out-of-Pocket Maximum		Individual	Family	Individual	Family
			Individual	Family	Individual	Family				
MM1	\$50/\$150 Indem. Plan	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	\$519.88	\$1,126.83	\$566.67	\$1,228.25
MM2	\$100/\$200 Indem. Plan	n/a	\$100.00	\$200.00	\$200.00	\$400.00	\$513.98	\$1,114.02	\$560.24	\$1,214.28
MM3	\$100/\$200 Indem. Plan 2	n/a	\$100.00	\$200.00	\$400.00	\$800.00	\$504.67	\$1,093.74	\$550.10	\$1,192.18
MM4	\$100/\$250 Indem. Plan	n/a	\$100.00	\$250.00	\$400.00	\$1,200.00	\$513.98	\$1,109.68	\$560.24	\$1,209.56
MM5	\$100/\$300 Indem. Plan	n/a	\$100.00	\$300.00	\$400.00	\$1,200.00	\$513.98	\$1,109.78	\$560.24	\$1,209.66
MM6	Indem. Plan CVP	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	\$398.20	\$861.43	\$434.03	\$938.95
MM7	Indem. Plan w/ Rx	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	\$579.81	\$1,348.68	\$632.00	\$1,470.06

Prescription Drug Rates (Two-Tier Co-Payment Structure)

Plan Code	Retail Pharmacy		Mail-Order Pharmacy		2012 Premium Rates		2013 Premium Rates	
	Generic	Brand Name	Generic	Brand Name	Individual	Family	Individual	Family
2T1	\$1.00	\$1.00	\$0.00	\$0.00	\$245.71	\$532.58	\$267.82	\$580.51
2T2	\$2.00	\$5.00	\$0.00	\$0.00	\$242.38	\$525.35	\$264.19	\$572.63
2T3	\$2.00	\$10.00	\$0.00	\$0.00	\$235.74	\$510.96	\$256.96	\$556.95
2T4	\$0.00	\$15.00	\$0.00	\$30.00	\$225.26	\$488.25	\$245.54	\$532.19
2T5	\$5.00	\$15.00	\$10.00	\$30.00	\$222.51	\$482.29	\$242.54	\$525.70
2T6	\$5.00	\$20.00	\$10.00	\$40.00	\$192.62	\$417.49	\$209.96	\$455.06

Prescription Drug Rates (Three Tier Co-Payment Structure)

Plan Code	Retail Pharmacy			Mail-Order Pharmacy			2012 Premium Rates		2013 Premium Rates	
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Individual	Family	Individual	Family
	Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferred Brand	Non-Preferred Brand				
3T1	\$0.00	\$5.00	\$20.00	\$0.00	\$10.00	\$40.00	\$214.37	\$464.64	\$233.66	\$506.46
3T2	\$5.00	\$10.00	\$25.00	\$5.00	\$10.00	\$25.00	\$188.14	\$407.79	\$205.08	\$444.49
3T3	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	\$181.22	\$392.80	\$197.53	\$428.15
3T4	\$5.00	\$10.00	\$25.00	\$15.00	\$30.00	\$75.00	\$176.69	\$382.98	\$192.59	\$417.44
3T5	\$5.00	\$15.00	\$25.00	\$5.00	\$15.00	\$25.00	\$185.92	\$402.42	\$202.65	\$438.64
3T5a	\$5.00	\$15.00	\$30.00	\$5.00	\$15.00	\$30.00	\$182.20	\$394.38	\$198.59	\$429.87
3T6	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	\$160.56	\$348.01	\$175.01	\$379.33
3T7	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	\$127.41	\$276.18	\$138.88	\$301.04
3T8	\$10.00	\$20.00	\$35.00	\$20.00	\$40.00	\$70.00	\$123.87	\$268.47	\$135.01	\$292.63
3T9	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	\$107.82	\$233.72	\$117.53	\$254.75
3T10	\$15.00	\$30.00	\$45.00	\$30.00	\$60.00	\$90.00	\$73.62	\$159.55	\$80.24	\$173.91
3T11	20%	20%	40%	15%	15%	40%	\$80.44	\$174.36	\$87.68	\$190.05
3T12	20%	30%	45%	20%	30%	45%	\$73.61	\$159.53	\$80.23	\$173.89
3T13	20%	30%	50%	20%	30%	50%	\$73.00	\$158.23	\$79.57	\$172.47

Denotes Plan Designs No Longer Available for Negotiation.

All options available for negotiations include:

1. Retail purchases limited to a 30 day supply.
2. Mail-order purchases limited to a 90 day supply.
3. Standard edits, exclusions, management protocols apply as follows:
 - a. Coverage for self administered contraceptives (oral, patch, ring and diaphragms) included. (Exclusions -physician administered contraceptives: Depo-Provera, devices such as Norplant, IUDs not covered under Rx riders)
 - b. Standard Excellus contract exclusions apply
 - c. No coverage for prescriptions filled at non-participating pharmacies
 - d. Generic Advantage Program (GAP) for Maximum Allowable Cost applies.
 - e. Standard use management protocols apply (including Excellus standard prior authorization list, step therapy programs, dose efficiency edits, quantity limits, new drug management) See Note.
 - f. All federal & state mandates that apply to pharmacy benefits are included
 - g. Diabetic prescriptions, supplies and equipment follow the NYS mandate and are processed in accordance with an office visit benefit.
 - h. Mandatory Specialty Pharmacy Program applies at retail benefit.
 - i. Generic Trial Program applies

Greater Tompkins County Municipal Health Insurance Consortium
2013 Premium Rate Summary

Municipality	Description	Old Group	Effective	Prescription Coverage						Plan Code Rx	Medical Plan						Plan Code Medical	2013 Premium Equivalent Rates							
				Retail			Mail				Type	Co-Pay	Deductible		Out-of-Pocket Maximum			Medical	Individual	Rx	Total	Medical	Family	Rx	Total
				Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3				Individual	Family	Individual	Family									
County of Tompkins	CSEA White Collar	CT-COA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.33		
		CT-COA	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$175.01	\$725.11	\$1,192.18	\$379.33	\$1,571.51		
		CT-COA	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$138.88	\$688.98	\$1,192.18	\$301.04	\$1,493.21		
		CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		
		CT-PPOA	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$175.01	\$724.13	\$1,188.55	\$379.33	\$1,567.88		
		CT-PPOA	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.59		
	CT-CO-CVP	Current	20%	20%	40%	15%	15%	40%	3T11	Comprehensive	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	MM6	\$434.03	\$87.68	\$521.71	\$938.95	\$190.05	\$1,129.00			
	CSEA Blue Collar	CT-COA-BLUE	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.33		
		CT-COA-BLUE	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$175.01	\$725.11	\$1,192.18	\$379.33	\$1,571.51		
		CT-COA-BLUE	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$138.88	\$688.98	\$1,192.18	\$301.04	\$1,493.21		
		CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		
		CT-PPOA	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$175.01	\$724.13	\$1,188.55	\$379.33	\$1,567.88		
		CT-PPOA	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.59		
	CT-CO-CVP	Current	20%	20%	40%	15%	15%	40%	3T11	Comprehensive	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	MM6	\$434.03	\$87.68	\$521.71	\$938.95	\$190.05	\$1,129.00			
	Management & Confidential	CT-MNGT-CONF	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.33		
		CT-MNGT-CONF	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$175.01	\$725.11	\$1,192.18	\$379.33	\$1,571.51		
		CT-MNGT-CONF	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$138.88	\$688.98	\$1,192.18	\$301.04	\$1,493.21		
		CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		
		CT-PPOA	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$175.01	\$724.13	\$1,188.55	\$379.33	\$1,567.88		
		CT-PPOA	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.59		
	CT-CO-CVP	Current	20%	20%	40%	15%	15%	40%	3T11	Comprehensive	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	MM6	\$434.03	\$87.68	\$521.71	\$938.95	\$190.05	\$1,129.00			
	Corrections	CT-CORRA	Prior	\$5.00	\$10.00	\$25.00	\$5.00	\$10.00	\$25.00	3T2	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2	\$560.24	\$205.08	\$765.32	\$1,214.28	\$444.49	\$1,658.77		
		CT-CORRA	Current	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2	\$560.24	\$138.88	\$699.12	\$1,214.28	\$301.04	\$1,515.32		
		CT-CORRA-PPOA	Current	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.59		
		CT-CO-CVP	Current	20%	20%	40%	15%	15%	40%	3T11	Comprehensive	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	MM6	\$434.03	\$87.68	\$521.71	\$938.95	\$190.05	\$1,129.00		
	Road Patrol Uniformed Division	CT-COA-ROAD	Current	\$5.00	\$15.00	\$30.00	\$5.00	\$15.00	\$30.00	3T5a	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$198.59	\$748.69	\$1,192.18	\$429.87	\$1,622.05		
		CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		
	Road Patrol Civil	CT-COA-ROAD	Current	\$5.00	\$15.00	\$25.00	\$5.00	\$15.00	\$25.00	3T5	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$202.65	\$752.75	\$1,192.18	\$438.64	\$1,630.82		
		CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		
	County Retirees	CT-COR	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.33		
		CT-COR	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$175.01	\$725.11	\$1,192.18	\$379.33	\$1,571.51		
		CT-COR	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$138.88	\$688.98	\$1,192.18	\$301.04	\$1,493.21		
		CT-PPOR	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		
		CT-PPOR	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$175.01	\$724.13	\$1,188.55	\$379.33	\$1,567.88		
		CT-PPOR	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.59		
	Library Professional Group	CT-LIBA-PSA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.33		
	Library Support Staff Group	CT-LIBA-SS	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.33		
	Library PPO Active Group	CT-LPPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		
	TC3 CSEA	CT-TC3A	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2	\$560.24	\$197.53	\$757.77	\$1,214.28	\$428.15	\$1,642.43		
	TC3 Faculty	CT-TC3P	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2	\$560.24	\$197.53	\$757.77	\$1,214.28	\$428.15	\$1,642.43		
	TC3 Faculty Student Assoc.	CT-TC3FSA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2	\$560.24	\$197.53	\$757.77	\$1,214.28	\$428.15	\$1,642.43		
	TC3 PPO Active Group	CT-TPPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		
	TC3 PPO Faculty Student Assoc.	CT-TPOFSA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70		

* Premium Equivalent Rates are based on the 2013 Budget and are subject to change based on the 2014 Budget and/or by decision of the Board of Directors.

Greater Tompkins County Municipal Health Insurance Consortium
2013 Premium Rate Summary

Municipality	Description	Grp #	Prescription Coverage						Plan Code Rx	Medical Plan						Plan Code Medical	2013 Premium Equivalent Rates						
			Retail			Mail				Type	Co-Pay	Deductible		Out-of-Pocket Maximum			Individual			Family			
			Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3				Individual	Family	Individual	Family		Medical	Rx	Total	Medical	Rx	Total	
City of Cortland			\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$117.53	\$684.20	\$1,228.25	\$254.75	\$1,483.00	
City of Ithaca	Police	16020-00	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
	CSEA - DPW/Cobra	16020-01/72	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
	CSEA - ADMIN/Cobra	16020-02/73	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
		16020-02/73	7/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Confidential/Cobra	16020-03/74	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
		16020-03/74	7/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Managerial /Cobra	16020-04/75	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
		16020-04/75	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Police/ Cobra	16020-71	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
	Retirees S1	16022-00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	2T1	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$267.82	\$834.49	\$1,228.25	\$580.51	\$1,808.75
	City Executives Assoc	16023-00	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
	City Executives Assoc Cobra	16023-71	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
	Fire	16024-00	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
		16024-00	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Fire Chief Officer Union	16024-01	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
		16024-01	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Retirees 2/5	16025-00	\$2.00	\$5.00	\$5.00	\$2.00	\$5.00	\$5.00	2T2	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$264.19	\$830.87	\$1,228.25	\$572.63	\$1,800.88	
	Retirees 2/10	16026-00	\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19	
Retirees with MM RX (BCBS)	16021-00	MM	MM	MM	MM	MM	MM	MM	n/a	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM7	\$632.00	\$0.00	\$632.00	\$1,470.06	\$0.00	\$1,470.06	
Town of Caroline	PPO S10	512919-001/401	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO2	\$541.43	\$117.53	\$658.96	\$1,171.91	\$254.75	\$1,426.66	
	PPO S15	512919-002/402	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$15.00	n/a	n/a	n/a	n/a	PPO2	\$567.78	\$197.53	\$765.32	\$1,230.62	\$428.15	\$1,658.77	
Town of Danby	100/300 Classic Blue 1-1-2013	16015-00/71	20%	30%	50%	20%	30%	50%	3T13	Indemnity	n/a	\$100.00	\$300.00	\$400.00	\$1,200.00	MM5	\$560.24	\$79.57	\$639.81	\$1,209.66	\$172.47	\$1,382.13	
Town of Dryden	PPO S10	512928-001/401	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO2	\$567.78	\$197.53	\$765.32	\$1,230.62	\$428.15	\$1,658.77	
Town of Enfield	PPO S15	512920-001/401	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$15.00	n/a	n/a	n/a	n/a	PPO2	\$541.43	\$117.53	\$658.96	\$1,171.91	\$254.75	\$1,426.66	
Town of Groton	100/300 Classic Blue 1-1-2013	16017-00	20%	30%	50%	20%	30%	50%	3T13	Indemnity	n/a	\$100.00	\$300.00	\$400.00	\$1,200.00	MM5	\$560.24	\$79.57	\$639.81	\$1,209.66	\$172.47	\$1,382.13	
Town of Ithaca	PPO S10	512921-001/401	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.59	
Town of Lansing	PPO S15		\$15.00	\$30.00	\$45.00	\$30.00	\$60.00	\$90.00	3T10	PPO	\$15.00	n/a	n/a	n/a	n/a	PPO2	\$541.43	\$80.24	\$621.67	\$1,171.91	\$173.91	\$1,345.82	
Town of Ulisses	PPO S20	512923-001/401	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$20.00	n/a	n/a	n/a	n/a	PPO3	\$531.55	\$117.53	\$649.08	\$1,150.52	\$254.75	\$1,405.27	
	PPO S20	TULYS019	\$0.00	\$25.00	\$40.00	\$0.00	\$50.00	\$80.00	3T9	PPO	\$20.00	n/a	n/a	n/a	n/a	PPO3	\$531.55	\$117.53	\$649.08	\$1,150.52	\$254.75	\$1,405.27	
Village of Cayuga Heights	50/150 Classic Blue 1-1-2013	16016-00	20%	30%	50%	20%	30%	50%	3T13	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$79.57	\$646.25	\$1,228.25	\$172.47	\$1,400.71	
	PPO S10	512918-001	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO2	\$567.78	\$197.53	\$765.32	\$1,230.62	\$428.15	\$1,658.77	
Village of Dryden	PPO S10	512924-001	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$117.53	\$666.65	\$1,188.55	\$254.75	\$1,443.30	
	PPO S20	512926-001	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$20.00	n/a	n/a	n/a	n/a	PPO3	\$531.55	\$117.53	\$649.08	\$1,150.52	\$254.75	\$1,405.27	
Village of Groton	PPO S20	VGROT019	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$20.00	n/a	n/a	n/a	n/a	PPO3	\$531.55	\$117.53	\$649.08	\$1,150.52	\$254.75	\$1,405.27	
Village of Trumansburg	PPO S15	512927-001	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$15.00	n/a	n/a	n/a	n/a	PPO2	\$541.43	\$117.53	\$658.96	\$1,171.91	\$254.75	\$1,426.66	

Town of Freeville
Town of Newfield
Village of Lansing