

**2014 MONTHLY HEALTH INSURANCE RATES**

| CARRIERS & AGE                        | PLAN            |   | PAID BY SURVIVOR (SV) or VESTEE (VS) | PAID BY RETIREE I (R1) | PAID BY RETIREE II (R2) | PAID BY RETIREE III (R3) & RET. POL. (RP) | PAID BY RETIREE ORD (RO) | PAID BY RETIREE COLL ORD | PAID BY COBRA ELIGIBLES |
|---------------------------------------|-----------------|---|--------------------------------------|------------------------|-------------------------|---|--------------------------|--------------------------|-------------------------|
| Empire Plan                           | Ind             | 1 | \$ 771.54                            | \$385.77               | \$192.89                | \$0.00                                    | \$ 38.58                 | \$ 77.15                 | \$ 786.97               |
| Empire Plan                           | Fam             |   | \$ 1,714.19                          | 994.23                 | 857.10                  | 0.00                                      | 171.42                   | 171.42                   | 1,748.47                |
| Medicare Eligible                     | Ind             |   | 408.77                               | 204.39                 | 102.19                  | 0.00                                      | 20.44                    | 40.88                    | 416.95                  |
| One Medicare Eligible                 | Fam             |   | 1,351.42                             | 810.85                 | 675.71                  | 0.00                                      | 135.14                   | 135.14                   | 1,378.45                |
| Two Medicare Eligible                 | Fam             |   | 988.69                               | 573.44                 | 494.35                  | 0.00                                      | 98.87                    | 98.87                    | 1,008.46                |
| HIP HMO                               | Ind             | 1 | 803.76                               | 417.99                 | 225.11                  | 32.22                                     | 70.80                    | 109.37                   | 819.84                  |
| HIP HMO                               | Fam             |   | 1,969.21                             | 1,249.25               | 1,112.12                | 255.02                                    | 426.44                   | 426.44                   | 2,008.59                |
| HIP HMO-Medicare Eligible             | Ind             | 2 | 803.76                               | 599.38                 | 497.18                  | 394.99                                    | 415.43                   | 435.87                   | 819.84                  |
| HIP HMO-Medicare Eligible             | Fam             | 2 | 1,969.21                             | 1,428.64               | 1,293.50                | 617.79                                    | 426.44                   | 426.44                   | 2,008.59                |
| HIP VIP Nassau                        | Ind             |   | 565.36                               | 360.98                 | 258.78                  | 156.59                                    | 177.03                   | 197.47                   | 576.67                  |
| HIP VIP Nassau                        | 2 VIP           |   | 1,130.72                             | 715.47                 | 636.38                  | 142.03                                    | 240.90                   | 240.90                   | 1,153.33                |
| HIP 1 VIP/1 Medicare Eligible Nassau  | Fam             | 2 | 1,369.12                             | 953.87                 | 874.78                  | 380.43                                    | 152.84                   | 152.84                   | 1,396.50                |
| HIP VIP Nassau-Low Income             | Ind             |   | 528.16                               | 323.78                 | 221.58                  | 119.39                                    | 139.83                   | 160.27                   | 538.72                  |
| HIP VIP Nass-Low Inc (2 Over 65)      | 2 VIP           |   | 1,056.32                             | 641.07                 | 561.98                  | 67.63                                     | 166.50                   | 166.50                   | 1,077.45                |
| HIP VIP Suffolk                       | Ind             |   | 656.36                               | 451.98                 | 349.78                  | 247.59                                    | 268.03                   | 288.47                   | 669.49                  |
| HIP VIP Suffolk                       | 2 VIP           |   | 1,312.72                             | 897.47                 | 818.38                  | 324.03                                    | 422.90                   | 422.90                   | 1,338.97                |
| HIP 1 VIP/1 Medicare Eligible Suffolk | Fam             | 2 | 1,460.12                             | 1,044.87               | 965.78                  | 471.43                                    | 570.30                   | 570.30                   | 1,489.32                |
| HIP VIP Suffolk/Low Income            | Ind             |   | 619.16                               | 414.78                 | 312.58                  | 210.39                                    | 230.83                   | 251.27                   | 631.54                  |
| HIP VIP Suff/Low Inc (2 Over 65)      | 2 VIP           |   | 1,238.32                             | 823.07                 | 743.98                  | 249.63                                    | 348.50                   | 348.50                   | 1,263.09                |
| HIP VIP NY                            | Ind             |   | 504.36                               | 299.98                 | 197.78                  | 95.59                                     | 116.03                   | 136.47                   | 514.45                  |
| HIP VIP NY                            | 2 VIP           |   | 1,008.72                             | 593.47                 | 514.38                  | 20.03                                     | 118.90                   | 118.90                   | 1,028.89                |
| HIP VIP NY-Low Income                 | Ind             |   | 467.16                               | 262.78                 | 160.58                  | 58.39                                     | 157.26                   | 98.87                    | 476.50                  |
| HIP VIP NY-Low Income                 | 2 VIP           |   | 934.32                               | 519.07                 | 439.98                  | 0.00                                      | 93.43                    | 93.43                    | 953.01                  |
| HIP 1 VIP/more than 1 HMO (Nass/Suff) | 1-VIP<br>>1-HMO |   | 1,969.21                             | 1,428.64               | 1,293.50                | 617.79                                    | 752.93                   | 752.93                   | 2,008.59                |
| HIP 2 VIP/more than 1 HMO (Nass/Suff) | 2-VIP<br>>1-HMO |   | 1,969.21                             | 1,553.96               | 1,474.87                | 980.52                                    | 1,079.39                 | 1,079.39                 | 2,008.59                |
| HIP HMO/VIP SUFFOLK                   | 1-VIP<br>1- HMO |   | 1,460.12                             | 919.55                 | 784.41                  | 108.70                                    | 243.84                   | 243.84                   | 1,489.32                |
| HIP HMO/VIP NASSAU                    | 1-VIP<br>1- HMO |   | 1,369.12                             | 828.55                 | 693.41                  | 17.70                                     | 152.84                   | 152.84                   | 1,396.50                |
| HIP Choice Plus                       | Ind             | 1 | 1,061.07                             | 675.30                 | 482.42                  | 289.53                                    | 328.11                   | 366.68                   | 1,082.29                |
| HIP Choice Plus                       | Fam             |   | 2,599.64                             | 1,879.68               | 1,742.55                | 885.45                                    | 1,056.87                 | 1,056.87                 | 2,651.63                |
| AETNA Standard Plan HMO               | Ind             | 1 | 1,054.97                             | 669.20                 | 476.32                  | 283.43                                    | 322.01                   | 360.58                   | 1,076.07                |
| AETNA Standard Plan HMO               | Fam             |   | 2,954.41                             | 2,234.45               | 2,097.32                | 1,240.22                                  | 1,411.64                 | 1,411.64                 | 3,013.50                |
| Blue Cross HMO                        | Ind             | 1 | 1,140.46                             | 754.69                 | 561.81                  | 368.92                                    | 407.50                   | 446.07                   | 1,163.27                |
| Blue Cross HMO                        | Fam             |   | 2,965.21                             | 2,245.25               | 2,108.12                | 1,251.02                                  | 1,422.44                 | 1,422.44                 | 3,024.51                |
| Medicare Eligible                     | Ind             |   | 1,013.21                             | 808.83                 | 706.63                  | 604.44                                    | 624.88                   | 645.32                   | 1,033.47                |
| One Medicare Eligible                 | Fam             |   | 2,837.95                             | 2,297.38               | 2,162.24                | 1,486.53                                  | 1,621.67                 | 1,621.67                 |                         |
| Two Medicare Eligible                 | Fam             |   | 2,837.95                             | 2,422.70               | 2,343.61                | 1,849.26                                  | 1,948.13                 | 1,948.13                 |                         |
| HIP/VYTRA Network:                    | Ind             | 1 | 851.87                               | 466.10                 | 273.22                  | 80.33                                     | 118.91                   | 157.48                   | 868.91                  |
| HIP/VYTRA Network:                    | Fam             |   | 2,087.05                             | 1,367.09               | 1,229.96                | 372.86                                    | 544.28                   | 544.28                   | 2,128.79                |
| Medicare Eligible                     | Ind             |   | 851.87                               | 647.49                 | 545.29                  | 443.10                                    | 463.54                   | 483.98                   |                         |
| One Medicare Eligible                 | Fam             |   | 2,087.05                             | 1,546.48               | 1,411.34                | 735.63                                    | 870.77                   | 870.77                   |                         |
| Two Medicare Eligible                 | Fam             |   | 2,087.05                             | 1,671.80               | 1,592.71                | 1,098.36                                  | 1,197.23                 | 1,197.23                 |                         |

**DEFINITIONS FOR COLUMNS**

|                  |  |
|------------------|--|
| SURVIVORS (SV)   | Spouse or dependent(s) of deceased retirees                        |
| VESTEE (VS)      | Pension Vestee Employees who terminated employment before age 55   |
| RETIREE I (R1)   | Retirees who retired prior to May 19, 1975                         |
| RETIREE II (R2)  | Retirees who retired between May 19, 1975 and December 31, 1975    |
| RETIREE III (R3) | Retirees who retired on or after January 1, 1976                   |
| RETIREE ORD (RO) | Ordinance retirees who were hired January 1, 2002 and after        |
| RETIREE COLL ORD | College Ordinance retirees who were hired on or after June 1, 2002 |

**Legend:**

- (1) Young Adult Option: Provides Coverage for Unmarried Young adults through age 29
- (2) HIP Medicare Eligible refers to an enrollee(s) who is/are eligible for Medicare but has/have not enrolled in HIP's VIP plan which is for Medicare eligible members of HIP