

MONTHLY FOR NEW AND RENEWAL WITH RATES GOOD FOR ONE YEAR FROM THE EFFECTIVE DATE



Capital District: Albany, Columbia, Fulton, Greene, Montgomery, Saratoga, Schenectady, Schoharie, Rensselaer, Warren, Washington  
 Central: Essex, Hamilton, Herkimer, Madison, Oneida, Otsego  
 Southern: Broome, Cheango, Delaware, Tioga  
 Eastern Hudson Valley: Dutchess County only  
 Western Hudson Valley: Orange and Ulster



	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
	Capital District:		Central:		Eastern Hudson Valley:		Southern:		Western Hudson Valley:	
HDHP 1 (w/o Rx)	\$134.40	\$349.43	\$153.34	\$398.67	\$156.92	\$408.00	\$154.33	\$401.24	\$162.60	\$422.77
HDHP 1 with Rx	\$172.47	\$448.42	\$191.41	\$497.66	\$194.99	\$506.99	\$192.40	\$500.23	\$200.67	\$521.76
HDHP 2 (w/o Rx)	\$181.31	\$471.40	\$207.08	\$538.41	\$211.96	\$551.11	\$208.43	\$541.91	\$219.70	\$571.21
HDHP 2 with Rx	\$220.13	\$572.33	\$245.90	\$639.34	\$250.78	\$652.04	\$247.25	\$642.84	\$258.52	\$672.14
HDHP 3* (w/o Rx)	\$259.92	\$675.77	\$297.14	\$772.56	\$304.19	\$790.90	\$299.09	\$777.62	\$315.36	\$819.94
HDHP 3* with Rx	\$299.83	\$779.53	\$337.05	\$876.32	\$344.10	\$894.66	\$339.00	\$881.38	\$355.27	\$923.70
EPO 1 (w/o Rx)	\$375.41	\$976.06	\$429.47	\$1,116.60	\$439.70	\$1,143.23	\$432.29	\$1,123.94	\$455.92	\$1,185.39
EPO 1 with Rx A	\$442.14	\$1,149.55	\$496.20	\$1,290.09	\$506.43	\$1,316.72	\$499.02	\$1,297.43	\$522.65	\$1,358.88
EPO 1 with Rx B	\$470.52	\$1,223.35	\$524.58	\$1,363.89	\$534.81	\$1,390.52	\$527.40	\$1,371.23	\$551.03	\$1,432.68
EPO 1 with Rx C	\$471.08	\$1,224.80	\$525.14	\$1,365.34	\$535.37	\$1,391.97	\$527.96	\$1,372.68	\$551.59	\$1,434.13
EPO 2 (w/o Rx)	\$422.97	\$1,099.70	\$483.95	\$1,258.26	\$495.50	\$1,288.30	\$487.13	\$1,266.54	\$513.79	\$1,335.86
EPO 2 with Rx A	\$489.70	\$1,273.19	\$550.68	\$1,431.75	\$562.23	\$1,461.79	\$553.86	\$1,440.03	\$580.52	\$1,509.35
EPO 2 with Rx B	\$518.08	\$1,346.99	\$579.06	\$1,505.55	\$590.61	\$1,535.59	\$582.24	\$1,513.83	\$608.90	\$1,583.15
EPO 2 with Rx C	\$518.64	\$1,348.44	\$579.62	\$1,507.00	\$591.17	\$1,537.04	\$582.80	\$1,515.38	\$609.46	\$1,584.60
EPO 3A (w/o Rx)	\$402.00	\$1,045.19	\$459.93	\$1,195.81	\$470.90	\$1,224.34	\$462.95	\$1,203.67	\$488.28	\$1,269.52
EPO 3A w Rx A	\$468.73	\$1,218.68	\$526.66	\$1,369.30	\$537.63	\$1,397.83	\$529.68	\$1,377.16	\$555.01	\$1,443.01
EPO 3A w Rx B	\$497.11	\$1,292.48	\$555.04	\$1,443.10	\$566.01	\$1,471.63	\$558.06	\$1,450.96	\$583.39	\$1,516.81
EPO 3A w Rx C	\$497.67	\$1,293.93	\$555.60	\$1,444.55	\$566.57	\$1,473.08	\$558.62	\$1,452.41	\$583.95	\$1,518.26

Comparison is for illustration and highlights - the terms, limitations, conditions and exclusions of the insurance contract and certificate govern

ALL RATES ON THIS PAGE ARE FOR GROUPS 2-50

All Plan Year Plan	In Ntwk Ded	Out Ntwk Ded	In Ntwk Coins	Out Ntwk Coins	In Ntwk incl ded	Out Ntwk incl ded	Apollo Partners NY, Inc.	Prescript. Options
HDEPO 1	4.5K/9K	N/A	N/A	N/A	5.5K/10K	N/A		
HDPPPO 2	3.5K/7K	6k/12k	90/10	50/50	5.3K/10.6K	\$10K/20K		none or 50%
HDEPO 3*	2.5K/5K	N/A	N/A	N/A	3.5K/7K	N/A	*embedded deductible	none or 50%
EPO 1	\$750/1875	N/A	80/20	N/A	2.75K/6.875k	N/A		none, a, b, c
EPO 2	\$0	N/A	N/A	N/A	N/A	N/A		none, a, b, c
EPO 3A	\$500/1000	N/A	N/A	N/A	\$500/1000	N/A		none, a, b, c
All High Ded Plans	Rx	50%/50%/50% after deductible with no annual max						*Plan 3 HDEPO has embedded deductible

EPO 1 A, B & C Rx Opt. A: no deductible \$10/\$50/\$80 to \$1,000 annual then 50%/50%/50% no annual max

EPO 2 A, B & C Rx Opt. B: no deductible \$10/\$50/\$80 with no annual max

EPO 3 A, B & C R Rx Opt. C: no deductible \$10/\$25/\$40 to \$2,500 annual then 50%/50%/50% no annual max



NOTE: PLEASE SEE COLOR CODED BENEFIT COMPARISON FOR BENEFIT DETAILS AND Q&A SHEETS FOR ADDITIONAL INFORMATION

NOTE ALSO: THREE TIER AND FOUR TIER RATE STRUCTURES ALSO AVAILABE FOR TWO PERSON AND EMPLOYEE /CHILDREN GROUPS

Plan 1 HDEPO (QEPOS1913) Plan 2 HDPPPO (PK1S13) Plan 3 HDEPO (QEPOS2013) Plan 1 EPO (EH3S13) Plan 2 EPO (ED9S13) Plan 3A EPO (EC5S13)