



Capital District Physicians' Health Plan, Inc.
City of Saratoga Springs (10007332)
HMO Large Group
01/01/2015 Renewal Date
3 Tier Rates

Albany

All

Active Benefits & Rates		Individual	Two-Person	N/A	Family
HA11Z15	\$0/\$0 INN DED, \$10 O/S COPAY, \$0 INN HOSP, \$75 OUT SURG, \$50 ER, \$50 AMB,50% DME	\$ 570.03	\$ 1,140.05	\$ 0.00	\$ 1,482.07
HMRXL3G15	\$5/\$20/\$35 (Grandfathered w/o Preventive)	\$ 128.47	\$ 256.94	\$ 0.00	\$ 334.03
HMDMEL215	Change DME Coinsurance to 20%	\$ 1.42	\$ 2.83	\$ 0.00	\$ 3.69
HMUNNL115	Union Benefits Rider - Medical	\$ 9.48	\$ 18.96	\$ 0.00	\$ 24.65
HPPACAGFNP15	Healthcare Reform Mandatory Rider (Grandfathered without Preventive Care)	\$ (9.78)	\$ (19.56)	\$ 0.00	\$ (25.43)
HMVSNL615	Vision Hardware and Routine Eye Exam Every 24 Months (Low Option Hardware: \$75 Frames & Lenses/\$75 contact Lenses)	\$ 5.08	\$ 10.16	\$ 0.00	\$ 13.21
HMWWREMVELG	Removes women's wellness mandate	\$ (4.62)	\$ (9.23)	\$ 0.00	\$ (12.01)
Renewal Rates		\$ 700.08	\$ 1,400.15		\$ 1,820.21

Current Rates	\$ 651.96	\$ 1,303.91	\$ 0.00	\$ 1,695.10
% Change	7.4%	7.4%	0.0%	7.4%
Current Enrollment	6	3	0	9

Underwriting Predications:

This plan is quoted as a single offering.

Rates filed with NYSDFS on September 23, 2014