



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 |
| HMJUNL115 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 |
| HMWREMV15 Removes women's wellness mandate | \$ (4.62) | \$ (9.23) | \$ 0.00 | \$ (12.01) |
| Renewal Rates | \$ 700.08 | \$ 1,400.15 | \$ 0.00 | \$ 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 Predictions:
This plan is quoted as a single offering.

Rates filed with NYSDFS on September 23, 2014

BW (0013486-01 | Proposal 1)

Nick Webster

Adirondack Trust Insurance Agency

10/08/2014


 Joanne D. Kopsch, Mayor
 City of Saratoga Springs
 11/6/14 Date



Grandfathered Plan Quote Sign-Off Form

Capital District Physicians' Health Plan and CDPHP Universal Benefits,® Inc. (known collectively as CDPHP®) will only release quotes for "grandfathered" plans as defined by the Patient Protection and Affordable Care Act (PPACA) if you intend to comply with the following criteria:

- **Group is not significantly cutting or reducing benefits**, e.g., deciding to no longer cover prescription drugs.
- **Group is not raising coinsurance (if applicable) per PPACA regulations**, e.g., moving from a covered-in-full plan to one with 20% or 30% coinsurance. Grandfathered plans cannot increase the coinsurance percentage.
- **Group is not significantly raising its copayments (if applicable)**, e.g., raising its copayment from \$30 to \$50 over the next two years. Plans will be able to increase copayments by no more than the greater of \$5 (adjusted annually for medical inflation) or a percentage equal to medical inflation plus 15 percentage points.
- **Group is not significantly raising its deductible (if applicable)**, e.g., raising a \$1,000 annual deductible to \$1,500. Grandfathered plans can only increase deductibles by a percentage equal to medical inflation plus 15 percentage points.
- **Group is not significantly lowering its employer contributions**, e.g., increasing the workers' share of the premium from 20% to 50%. Grandfathered plans cannot decrease the percent of premiums they pay by more than 5 percentage points.

Group Name: City of Saratoga Springs

Group Address: City Hall, 474 Broadway, Saratoga Springs, NY 12886

Group Phone: 518-587-3550 Group Fax: 518-580-0781

Group E-mail: cathy.lozier@saratoga-springs.org

I agree to notify CDPHP immediately of any change in contribution level during the plan year.

Name of Signatory Officer: Joanne D. Yepsen

Signature: 

Date: 11/6/14

PER COUNCIL APPROVAL
11-3-14

A CDPHP quote for a "grandfathered" benefit plan does not guarantee grandfathered status under PPACA. Groups should consult their own legal counsel and/or advisors to confirm grandfathered status under PPACA.