



Capital District Physicians' Health Plan, Inc.
City of Saratoga Springs (10007332)
HMO Large Group
01/01/2016 Renewal Date
3 Tier Rates

Albany

All

Active Benefits & Rates		Individual	Two-Person	N/A	Family
HA11Z16	\$0/\$0 INN DED, \$10 O/S COPAY, \$0 INN HOSP, \$75 OUT SURG, \$50 ER, \$50 AMB,50% DME	\$ 586.98	\$ 1,173.96	\$ 0.00	\$ 1,526.15
HMRXL3G16	\$5/\$20/\$35 (Grandfathered w/o Preventive)	\$ 146.26	\$ 292.52	\$ 0.00	\$ 380.28
HMDMEL216	Change DME Coinsurance to 20%	\$ 1.46	\$ 2.92	\$ 0.00	\$ 3.80
HMUNNL116	Union Benefits Rider - Medical	\$ 9.78	\$ 19.56	\$ 0.00	\$ 25.43
HPPACAGFNP16	Healthcare Reform Mandatory Rider (Grandfathered without Preventive Care)	\$ (10.27)	\$ (20.54)	\$ 0.00	\$ (26.69)
HMVSNL616	Vision Hardware and Routine Eye Exam Every 24 Months (Low Option Hardware: \$75 Frames & Lenses/\$75 contact Lenses)	\$ 5.24	\$ 10.48	\$ 0.00	\$ 13.62
Renewal Rates		\$ 739.45	\$ 1,478.90		\$ 1,922.59

Current Rates	\$ 700.08	\$ 1,400.15	\$ 0.00	\$ 1,820.21
% Change	5.6%	5.6%	0.0%	5.6%
Current Enrollment	6	4	0	9

Underwriting Predications:

This plan is quoted as a single offering.

Rates filed with NYSDFS on July 8, 2015