

2025 MONTHLY HEALTH INSURANCE RATES

CARRIERS & AGE	PLAN	L e g e n d	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	PAID BY	
			SURVIVOR (SV) or VESTEE (VS)	COBA SURVIVORS (CS)	CSEA RETIREES	NCCAA	RETIREE III (R3) & RET. POL. (RP)	RETIREE III (R3) & RET. POL. (RP)	RETIREE ORD (RO)	RETIREE ORD (RO)	RETIREE COLLEGE ORD (CO)	RETIREE COLLEGE ORD (CO)	COBRA ELIGIBLES
Retired Employees Eligible for Coverage		BENPLAN			POST 9/2023	College Administrator Association members Hired on or after 7/1/2014	Union Emp Hired before 4/1/14 & COBA before 6/1/14 & NCCFT, hired before 5/1/14; COL ORD BEFOR 6/1/02. CSEA RETIREES PRIOR TO 9/2023	Union Emp Hired on or after 4/1/14 & COBA on or after 6/1/14 & NCCFT hired on or after 5/1/14	County Ord Emp Hired on or after 1/1/02 but before 7/1/14	County Ord Emp Hired on or after 7/1/14	College Ord Emp Hired on or after 6/1/02		
Empire Plan	Ind	EMPIRE	1	\$ 1,479.53	\$ 369.88		\$0.00	\$0.00	\$221.93	\$ 73.98	\$ 221.93	\$ 147.95	\$ 1,479.53
Empire Plan	Fam	EMPIRE	4, 14	3,367.80	841.95		-	0.00	505.17	336.78	505.17	336.78	3,367.80
Empire Plan - Medicare Eligible	Ind	EMPR3	A	551.85	137.96		-	0.00	82.78	27.59	82.78	55.19	551.85
Empire Plan - One Medicare Eligible	Fam	EMPR3	B, E, H	1,820.56	455.14		-	0.00	273.08	182.06	273.08	182.06	1,820.56
Empire Plan - Two Medicare Eligible	Fam	EMPR3	C,D,F,G	1,511.55	377.89		-	0.00	226.73	151.16	226.73	151.16	1,511.55
Empire Plan CSEA Employees	Ind	EXCELA	1	1,479.53	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	1,479.53
Empire Plan CSEA Employees	Fam	EXCELA	4, 14	3,367.80	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	3,367.80
Empire Plan CSEA Emp - Medicare Eligible	Ind	EXCELR	A	551.85	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	551.85
Empire Plan CSEA Emp - One Medicare Eligible	Fam	EXCELR	B,E	1,820.56	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	1,820.56
Empire Plan CSEA Emp - Two Medicare Eligible	Fam	EXCELR	C,D,F,G	1,511.55	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	1,511.55
CSEA - EMBLEM HEALTH HMO	Ind	CSEAHIP	1	1,911.68	N/A	432.15	N/A	N/A	N/A	N/A	N/A	N/A	1,949.91
CSEA - EMBLEM HEALTH HMO	Fam	CSEAHIP	4,14	4,683.60	N/A	1,315.80	N/A	N/A	N/A	N/A	N/A	N/A	4,777.27
CSEA - EMBLEM HEALTH VIP NASSAU	Ind	CSEAVPN	A	592.61	N/A	40.76	N/A	N/A	N/A	N/A	N/A	N/A	604.46
CSEA - EMBLEM HEALTH VIP NASSAU	Fam	CSEAVPN	C	1,185.22	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	1,208.92
CSEA - 1 EMBLEM HMO HEALTH & 1 VIP NASSAU	Fam	CSEAVPN	B	2,504.29	N/A	683.73	N/A	N/A	N/A	N/A	N/A	N/A	2,554.38
CSEA - 2 EMBLEM HEATLH HMO & 1 VIP NASSAU	Fam	CSEAVPN	4,14	4,683.60	N/A	2,863.04	N/A	N/A	N/A	N/A	N/A	N/A	4,777.27
CSEA - EMBLEM HEALTH VIP SUFFOLK	Ind	CSEAVPS	A	633.29	N/A	81.44	N/A	N/A	N/A	N/A	N/A	N/A	645.96
CSEA - EMBLEM HEALTH VIP SUFFOLK	Fam	CSEAVPS	C	1,266.58	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	1,291.91
CSEA - 1 EMBLEM HEALTH HMO & 1 VIP SUFFOLK	Fam	CSEAVPS	B	2,544.97	N/A	724.41	N/A	N/A	N/A	N/A	N/A	N/A	2,595.87
CSEA - 2 EMBLEM HEALTH HMO & 1 VIP SUFFOLK	Fam	CSEAVNS	4,14,D	4,683.60	N/A	2,863.04	N/A	N/A	N/A	N/A	N/A	N/A	4,777.27
CSEA - EMBLEM HEALTH VIP NY	Ind	CSEAVNY	A	549.71	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	560.70
CSEA - EMBLEM HEALTH VIP NY	Fam	CSEAVNY	C	1,099.42	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	1,121.41
CSEA - 1 EMBLEM HEALTH HMO & 1 VIP NY	Fam	CSEAVNY	B	2,461.39	N/A	640.83	N/A	N/A	N/A	N/A	N/A	N/A	2,510.62
CSEA - 2 EMBLEM HEALTH HMO & 1 VIP NY	Fam	CSEAVNY	4,14,D	4,683.60	N/A	2,863.04	N/A	N/A	N/A	N/A	N/A	N/A	4,777.27
CSEA - EMBLEM HEALTH VYTRA	Ind	CSEAVYT	1	1,947.34	N/A	467.81	N/A	N/A	N/A	N/A	N/A	N/A	1,986.29
CSEA - EMBLEM HEALTH VYTRA	Fam	CSEAVYT	4,14	4,770.95	N/A	1,403.15	N/A	N/A	N/A	N/A	N/A	N/A	4,866.37
CSEA - EMBLEM HEALTH VYTRA - Medicare Prime	Ind	CSEAVYT	A	1,947.34	N/A	1,395.49	N/A	N/A	N/A	N/A	N/A	N/A	1,986.29
CSEA - EMBLEM HEALTH VYTRA - 1 Medicare	Fam	CSEAVYT	B	4,770.95	N/A	2,950.39	N/A	N/A	N/A	N/A	N/A	N/A	4,866.37
CSEA - EMBLEM HEALTH VYTRA - 2 Medicare	Fam	CSEAVYT	C	3,894.68	N/A	2,383.13	N/A	N/A	N/A	N/A	N/A	N/A	3,972.57
HIP HMO	Ind		(1)	1,911.68	802.03		-	432.15	654.08	506.13	654.08	580.10	1,949.91
HIP HMO	Fam			4,683.60	2,157.75		-	1,315.80	1,820.97	1,652.58	1,820.97	1,652.58	4,777.27
HIP HMO-Medicare Eligible	Ind		(2)	1,911.68	1,497.79		-	1,359.83	N/A	1,387.42	N/A	1,415.02	1,949.91
HIP HMO-Medicare Eligible	Fam		(2)	4,683.60	3,240.93		-	2,863.04	N/A	1,652.58	N/A	1,652.58	4,777.27
HIP VIP Nassau	Ind			592.61	178.72		-	40.76	N/A	68.35	N/A	95.95	604.46
HIP VIP Nassau	2 VIP			1,185.22	377.89		-	-	N/A	118.52	N/A	118.52	1,208.92
HIP 1 VIP/1 Medicare Eligible Nassau	Fam		(2)	2,504.29	1,370.63		-	992.74	N/A	865.79	N/A	865.79	2,554.38
HIP VIP Suffolk	Ind			633.29	219.40		-	81.44	N/A	109.03	N/A	136.63	645.96
HIP VIP Suffolk	2 VIP			1,266.58	316.65		-	-	N/A	126.66	N/A	126.66	1,291.91
HIP 1 VIP/1 Medicare Eligible Suffolk	Fam		(2)	2,544.97	1,488.56		-	1,033.42	N/A	1,184.58	N/A	1,184.58	2,595.87
HIP VIP NY	Ind			549.71	137.43		-	-	N/A	27.49	N/A	54.97	560.70
HIP VIP NY	2 VIP			1,099.42	274.86		-	-	N/A	109.94	N/A	109.94	1,121.41
HIP VIP NY/HIP HMO	1 VIP NY 1 HMO			2,461.39	1,095.97		-	640.83	N/A	2,293.41	N/A	2,293.41	2,510.62
HIP 1 VIP/more than 1 HMO (Nass/Suff)	1-VIP >1-HMO			4,683.60	3,318.18		-	2,863.04	N/A	3,045.10	N/A	3,045.10	4,777.27
HIP 2 VIP/more than 1 HMO (Nass/Suff)	2-VIP >1-HMO			4,683.60	3,549.94		-	3,172.05	N/A	3,323.21	N/A	3,323.21	4,777.27

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CARRIERS & AGE	PLAN			PAID BY SURVIVOR (SV) or VESTEE (VS)	PAID BY COBA SURVIVORS (CS)	PAID BY CSEA RETIREES	PAID BY NCCAA	PAID BY RETIREE III (R3) & RET. POL. (RP)	PAID BY RETIREE III (R3) & RET. POL. (RP)	PAID BY RETIREE ORD (RO)	PAID BY RETIREE ORD (RO)	PAID BY RETIREE COLLEGE ORD (CO)	PAID BY COBRA ELIGIBLES
Retired Employees Eligible for Coverage		BENPLAN	L e g e n d			POST 9/2023	College Administrator Association members Hired on or after 7/1/2014	Union Emp Hired before 4/1/14 & COBA before 6/1/14 & NCCFT, hired before 5/1/14; COL ORD BEFORE 6/1/02. CSEA RETIREES PRIOR TO 9/2023	Union Emp Hired on or after 4/1/14 & COBA on or after 6/1/14 & NCCFT hired on or after 5/1/14	County Ord Emp Hired on or after 1/1/02 but before 7/1/14	County Ord Emp Hired on or after 7/1/14	College Ord Emp Hired on or after 6/1/02	
HIP HMO/VIP SUFFOLK	1-VIP 1- HMO			2,544.97	1,179.55		-	724.41	N/A	906.47	N/A	906.47	2,595.87
HIP HMO/VIP NASSAU	1-VIP 1- HMO			2,504.29	1,138.87		-	683.73	N/A	865.79	N/A	865.79	2,554.38

Anthem BC BS Blue Access PPO Plan	Ind		(1)	1350.46	337.62	N/A	N/A	N/A	92.86	N/A	92.86	N/A	1377.47
Anthem BC BS Blue Access PPO Plan	Fam			3,145.37	786.34	N/A	N/A	N/A	282.74	N/A	282.74	N/A	3,208.28

Anthem Blue Cross HSA	Ind		(1)	1,142.59	N/A	N/A	N/A	N/A	0.00	N/A	N/A	N/A	1,165.44
Anthem Blue Cross HSA	Fam			2,653.80	N/A	N/A	N/A	N/A	0.00	N/A	N/A	N/A	2,706.88

HIP/VYTRA Network:	Ind		(1)	1,947.34	837.69	-	-	467.81	689.74	541.79	689.74	615.76	1,986.29
HIP/VYTRA Network:	Fam			4,770.95	2,245.10	-	-	1,403.15	1,908.32	1,739.93	1,908.32	1,739.93	4,866.37
Medicare Eligible	Ind			1,947.34	1,533.45	-	-	1,395.49	N/A	1,423.08	N/A	1,450.68	1,986.29
One Medicare Eligible	Fam			4,770.95	3,405.53	-	-	2,950.39	N/A	3,132.45	N/A	3,132.45	4,866.37
Two Medicare Eligible	Fam			3,894.68	2,761.02	-	-	2,383.13	N/A	2,534.29	N/A	2,534.29	3,972.57

**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
COBA SURVIVORS (CS)	Survivors of COBA members who died while active. They pay 25% of the premium

**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