## **Greater Tompkins County Municipal Health Insurance Consortium**

### 2012 and 2013 Fiscal Year Premium Equivalent Rates

Premium % Increase = 9.00%

#### Medical Plan Rates

	Plan Description			Out-of-Networ	k Benefits Only		2012 P	D.4	2013 Premium Rates			
Plan Code		Co-Pay	Dedu	ıctible	Out-of-Pock	et Maximum	2012 Prem	num Kates				
Code			Individual	Family	Individual	Family	Individual	Family	Individual	Family		
PPO1	\$10 PPO Plan	\$10.00	\$250.00	\$750.00	\$1,000.00	\$3,000.00	\$503.78	\$1,090.41	\$549.12	\$1,188.55		
PPO2	\$15 PPO Plan	\$15.00	\$500.00	\$1,500.00	\$1,500.00	\$4,500.00	\$496.72	\$1,075.15	\$541.43	\$1,171.91		
PPO3	\$20 PPO Plan	\$20.00	\$750.00	\$2,250.00	\$2,000.00	\$6,000.00	\$487.66	\$1,055.53	\$531.55	\$1,150.52		
PPOT	\$10 PPO "Teamsters"	\$10.00	\$100.00	\$250.00	\$400.00	\$1,200.00	\$520.90	\$1,129.01	\$567.78	\$1,230.62		
-				In-Network and Out	t-of-Network Benefits		2012 Prem	ium Dates	2013 Premium Rates			
Plan Code	Plan Description	Co-Pay	Dedu	ıctible	Out-of-Pock	et Maximum	2012 Freii	num Kates				
Couc			Individual	Family	Individual	Family	Individual	Family	Individual	Family		
MM1	\$50/\$150 Indem. Plan	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	\$519.88	\$1,126.83	\$566.67	\$1,228.25		
MM2	\$100/\$200 Indem. Plan	n/a	\$100.00	\$200.00	\$200.00	\$400.00	\$513.98	\$1,114.02	\$560.24	\$1,214.28		
MM3	\$100/\$200 Indem. Plan 2	n/a	\$100.00	\$200.00	\$400.00	\$800.00	\$504.67	\$1,093.74	\$550.10	\$1,192.18		
MM4	\$100/\$250 Indem. Plan	n/a	\$100.00	\$250.00	\$400.00	\$1,200.00	\$513.98	\$1,109.68	\$560.24	\$1,209.56		
MM5	\$100/\$300 Indem. Plan	n/a	\$100.00	\$300.00	\$400.00	\$1,200.00	\$513.98	\$1,109.78	\$560.24	\$1,209.66		
MM6	Indem. Plan CVP	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	\$398.20	\$861.43	\$434.03	\$938.95		
MM7	Indem. Plan w/ Rx	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	\$579.81	\$1,348.68	\$632.00	\$1,470.06		

Prescription Drug Rates (Two-Tier Co-Payment Structure)

	Total plant Brig rates (The Tel Co Taymont of accuracy													
Plan	Retail P	harmacy	Mail-Order	r Pharmacy	2012 Prem	ium Rates	2013 Premium Rates							
Code	Generic	Brand Name	Generic	Brand Name	Individual	Family	Individual	Family						
2T1	\$1.00	\$1.00	\$0.00	\$0.00	\$245.71	\$532.58	\$267.82	\$580.51						
2T2	\$2.00	\$5.00	\$0.00	\$0.00	\$242.38	\$525.35	\$264.19	\$572.63						
2T3	\$2.00	\$10.00	\$0.00	\$0.00	\$235.74	\$510.96	\$256.96	\$556.95						
2T4	\$0.00	\$15.00	\$0.00	\$30.00	\$225.26	\$488.25	\$245.54	\$532.19						
2T5	\$5.00	\$15.00	\$10.00	\$30.00	\$222.51	\$482.29	\$242.54	\$525.70						
2T6	\$5.00	\$20.00	\$10.00	\$40.00	\$192.62	\$417.49	\$209.96	\$455.06						

#### Prescription Drug Rates (Three Tier Co-Payment Structure)

	Retail Pharmacy			Mail-Order Pharmacy		2012 Puon	ium Datas	2013 Premium Rates				
Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	2012 Freii	num Kates	2010 I Tennum Rates				
Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferred Brand	Non-Preferred Brand	Individual	Family	Individual	Family			
\$0.00	\$5.00	\$20.00	\$0.00	\$10.00	\$40.00	\$214.37	\$464.64	\$233.66	\$506.46			
\$5.00	\$10.00	\$25.00	\$5.00	\$10.00	\$25.00	\$188.14	\$407.79	\$205.08	\$444.49			
\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	\$181.22	\$392.80	\$197.53	\$428.15			
\$5.00	\$10.00	\$25.00	\$15.00	\$30.00	\$75.00	\$176.69	\$382.98	\$192.59	\$417.44			
\$5.00	\$15.00	\$25.00	\$5.00	\$15.00	\$25.00	\$185.92	\$402.42	\$202.65	\$438.64			
\$5.00	\$15.00	\$30.00	\$5.00	\$15.00	\$30.00	\$182.20	\$394.38	\$198.59	\$429.87			
\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	\$160.56	\$348.01	\$175.01	\$379.33			
\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	\$127.41	\$276.18	\$138.88	\$301.04			
\$10.00	\$20.00	\$35.00	\$20.00	\$40.00	\$70.00	\$123.87	\$268.47	\$135.01	\$292.63			
\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	\$107.82	\$233.72	\$117.53	\$254.75			
\$15.00	\$30.00	\$45.00	\$30.00	\$60.00	\$90.00	\$73.62	\$159.55	\$80.24	\$173.91			
20%	20%	40%	15%	15%	40%	\$80.44	\$174.36	\$87.68	\$190.05			
20%	30%	45%	20%	30%	45%	\$73.61	\$159.53	\$80.23	\$173.89			
20%	30%	50%	20%	30%	50%	\$73.00	\$158.23	\$79.57	\$172.47			
	Generic \$0.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$10.00 \$11.00 \$15.00 20%	Tier 1         Tier 2           Generic         Preferred Brand           \$0.00         \$5.00           \$5.00         \$10.00           \$5.00         \$10.00           \$5.00         \$10.00           \$5.00         \$15.00           \$5.00         \$15.00           \$5.00         \$15.00           \$5.00         \$20.00           \$10.00         \$20.00           \$10.00         \$25.00           \$15.00         \$30.00           \$20%         \$20%           \$20%         \$30%	Tier 1         Tier 2         Tier 3           Generic         Preferred Brand         Non-Preferred Brand           \$0.00         \$5.00         \$20.00           \$5.00         \$10.00         \$25.00           \$5.00         \$10.00         \$25.00           \$5.00         \$10.00         \$25.00           \$5.00         \$15.00         \$25.00           \$5.00         \$15.00         \$30.00           \$5.00         \$15.00         \$30.00           \$5.00         \$20.00         \$35.00           \$10.00         \$20.00         \$35.00           \$10.00         \$25.00         \$40.00           \$15.00         \$30.00         \$45.00           \$20%         \$20%         \$40%           \$20%         \$45%	Tier 1         Tier 2         Tier 3         Tier 1           Generic         Preferred Brand         Non-Preferred Brand         Generic           \$0.00         \$5.00         \$20.00         \$0.00           \$5.00         \$10.00         \$25.00         \$5.00           \$5.00         \$10.00         \$25.00         \$10.00           \$5.00         \$15.00         \$25.00         \$15.00           \$5.00         \$15.00         \$25.00         \$5.00           \$5.00         \$15.00         \$30.00         \$5.00           \$5.00         \$15.00         \$30.00         \$10.00           \$5.00         \$20.00         \$35.00         \$10.00           \$5.00         \$20.00         \$35.00         \$10.00           \$10.00         \$20.00         \$35.00         \$20.00           \$10.00         \$20.00         \$35.00         \$20.00           \$15.00         \$30.00         \$40.00         \$20.00           \$20%         \$20%         \$40%         \$15%           \$20%         \$20%         \$45%         \$20%	Tier 1         Tier 2         Tier 3         Tier 1         Tier 2           Generic         Preferred Brand         Non-Preferred Brand         Generic         Preferred Brand           \$0.00         \$5.00         \$20.00         \$0.00         \$10.00           \$5.00         \$10.00         \$25.00         \$5.00         \$10.00           \$5.00         \$10.00         \$25.00         \$10.00         \$20.00           \$5.00         \$10.00         \$25.00         \$15.00         \$30.00           \$5.00         \$15.00         \$25.00         \$5.00         \$15.00           \$5.00         \$15.00         \$30.00         \$5.00         \$15.00           \$5.00         \$15.00         \$30.00         \$5.00         \$15.00           \$5.00         \$15.00         \$30.00         \$10.00         \$30.00           \$5.00         \$20.00         \$35.00         \$10.00         \$30.00           \$5.00         \$20.00         \$35.00         \$10.00         \$40.00           \$10.00         \$20.00         \$35.00         \$20.00         \$40.00           \$10.00         \$20.00         \$30.00         \$50.00         \$50.00           \$15.00         \$30.00         \$30.00	Tier 1         Tier 2         Tier 3         Tier 1         Tier 2         Tier 3           Generic         Preferred Brand         Non-Preferred Brand         Generic         Preferred Brand         Non-Preferred Brand           \$0.00         \$5.00         \$20.00         \$0.00         \$10.00         \$40.00           \$5.00         \$10.00         \$25.00         \$5.00         \$10.00         \$25.00           \$5.00         \$10.00         \$25.00         \$10.00         \$20.00         \$50.00           \$5.00         \$10.00         \$25.00         \$15.00         \$30.00         \$75.00           \$5.00         \$15.00         \$25.00         \$50.00         \$15.00         \$25.00           \$5.00         \$15.00         \$30.00         \$50.00         \$15.00         \$20.00           \$5.00         \$15.00         \$30.00         \$50.00         \$15.00         \$30.00           \$5.00         \$15.00         \$30.00         \$10.00         \$30.00         \$60.00           \$5.00         \$20.00         \$35.00         \$10.00         \$30.00         \$60.00           \$5.00         \$20.00         \$35.00         \$10.00         \$40.00         \$70.00           \$10.00         \$20.00 <td>Tier 1         Tier 2         Tier 3         Tier 1         Tier 2         Tier 3         2012 Pren           Generic         Preferred Brand         Non-Preferred Brand         Generic         Preferred Brand         Non-Preferred Brand         Individual           \$0.00         \$55.00         \$20.00         \$0.00         \$10.00         \$214.37           \$5.00         \$10.00         \$25.00         \$50.00         \$10.00         \$25.00         \$188.14           \$5.00         \$10.00         \$25.00         \$10.00         \$20.00         \$50.00         \$188.14           \$5.00         \$10.00         \$25.00         \$15.00         \$30.00         \$75.00         \$176.69           \$5.00         \$15.00         \$25.00         \$50.00         \$15.00         \$25.00         \$185.92           \$5.00         \$15.00         \$30.00         \$50.00         \$15.00         \$30.00         \$185.92           \$5.00         \$15.00         \$30.00         \$50.00         \$15.00         \$30.00         \$160.56           \$5.00         \$15.00         \$30.00         \$10.00         \$30.00         \$60.00         \$160.56           \$5.00         \$20.00         \$35.00         \$10.00         \$40.00         \$70.00</td> <td>Tier 1         Tier 2         Tier 3         Tier 1         Tier 2         Tier 3         2012 Premium Rates           Generic         Preferred Brand         Non-Preferred Brand         Generic         Preferred Brand         Non-Preferred Brand         Individual         Family           \$0.00         \$5.00         \$20.00         \$0.00         \$10.00         \$214.37         \$464.64           \$5.00         \$10.00         \$25.00         \$5.00         \$10.00         \$25.00         \$188.14         \$407.79           \$5.00         \$10.00         \$25.00         \$10.00         \$20.00         \$50.00         \$188.12         \$392.80           \$5.00         \$10.00         \$25.00         \$10.00         \$20.00         \$50.00         \$181.22         \$392.80           \$5.00         \$15.00         \$25.00         \$15.00         \$30.00         \$75.00         \$186.69         \$382.98           \$5.00         \$15.00         \$25.00         \$5.00         \$15.00         \$30.00         \$185.92         \$402.42           \$5.00         \$15.00         \$30.00         \$50.00         \$15.00         \$30.00         \$182.0         \$394.38           \$5.00         \$15.00         \$30.00         \$10.00         \$30.00</td> <td>Tier 1         Tier 2         Tier 3         Tier 1         Tier 2         Tier 3         Z012 Premium Rates         2013 Premium Rates           Generic         Preferred Brand         Non-Preferred Brand         Non-Preferred Brand         Individual         Family         Individual           \$0.00         \$5.00         \$20.00         \$0.00         \$10.00         \$214.37         \$464.64         \$233.66           \$5.00         \$10.00         \$25.00         \$10.00         \$25.00         \$188.14         \$407.79         \$205.08           \$5.00         \$10.00         \$25.00         \$10.00         \$25.00         \$188.14         \$407.79         \$205.08           \$5.00         \$10.00         \$25.00         \$10.00         \$25.00         \$181.00         \$30.00         \$176.69         \$382.98         \$197.53           \$5.00         \$15.00         \$25.00         \$51.00         \$30.00         \$185.92         \$402.42         \$202.66           \$5.00         \$15.00         \$30.00         \$51.00         \$30.00         \$182.20         \$394.38         \$198.59           \$5.00         \$15.00         \$30.00         \$50.00         \$10.00         \$348.01         \$1175.01           \$5.00         \$15.00</td>	Tier 1         Tier 2         Tier 3         Tier 1         Tier 2         Tier 3         2012 Pren           Generic         Preferred Brand         Non-Preferred Brand         Generic         Preferred Brand         Non-Preferred Brand         Individual           \$0.00         \$55.00         \$20.00         \$0.00         \$10.00         \$214.37           \$5.00         \$10.00         \$25.00         \$50.00         \$10.00         \$25.00         \$188.14           \$5.00         \$10.00         \$25.00         \$10.00         \$20.00         \$50.00         \$188.14           \$5.00         \$10.00         \$25.00         \$15.00         \$30.00         \$75.00         \$176.69           \$5.00         \$15.00         \$25.00         \$50.00         \$15.00         \$25.00         \$185.92           \$5.00         \$15.00         \$30.00         \$50.00         \$15.00         \$30.00         \$185.92           \$5.00         \$15.00         \$30.00         \$50.00         \$15.00         \$30.00         \$160.56           \$5.00         \$15.00         \$30.00         \$10.00         \$30.00         \$60.00         \$160.56           \$5.00         \$20.00         \$35.00         \$10.00         \$40.00         \$70.00	Tier 1         Tier 2         Tier 3         Tier 1         Tier 2         Tier 3         2012 Premium Rates           Generic         Preferred Brand         Non-Preferred Brand         Generic         Preferred Brand         Non-Preferred Brand         Individual         Family           \$0.00         \$5.00         \$20.00         \$0.00         \$10.00         \$214.37         \$464.64           \$5.00         \$10.00         \$25.00         \$5.00         \$10.00         \$25.00         \$188.14         \$407.79           \$5.00         \$10.00         \$25.00         \$10.00         \$20.00         \$50.00         \$188.12         \$392.80           \$5.00         \$10.00         \$25.00         \$10.00         \$20.00         \$50.00         \$181.22         \$392.80           \$5.00         \$15.00         \$25.00         \$15.00         \$30.00         \$75.00         \$186.69         \$382.98           \$5.00         \$15.00         \$25.00         \$5.00         \$15.00         \$30.00         \$185.92         \$402.42           \$5.00         \$15.00         \$30.00         \$50.00         \$15.00         \$30.00         \$182.0         \$394.38           \$5.00         \$15.00         \$30.00         \$10.00         \$30.00	Tier 1         Tier 2         Tier 3         Tier 1         Tier 2         Tier 3         Z012 Premium Rates         2013 Premium Rates           Generic         Preferred Brand         Non-Preferred Brand         Non-Preferred Brand         Individual         Family         Individual           \$0.00         \$5.00         \$20.00         \$0.00         \$10.00         \$214.37         \$464.64         \$233.66           \$5.00         \$10.00         \$25.00         \$10.00         \$25.00         \$188.14         \$407.79         \$205.08           \$5.00         \$10.00         \$25.00         \$10.00         \$25.00         \$188.14         \$407.79         \$205.08           \$5.00         \$10.00         \$25.00         \$10.00         \$25.00         \$181.00         \$30.00         \$176.69         \$382.98         \$197.53           \$5.00         \$15.00         \$25.00         \$51.00         \$30.00         \$185.92         \$402.42         \$202.66           \$5.00         \$15.00         \$30.00         \$51.00         \$30.00         \$182.20         \$394.38         \$198.59           \$5.00         \$15.00         \$30.00         \$50.00         \$10.00         \$348.01         \$1175.01           \$5.00         \$15.00			

Denotes Plan Designs No Longer Available for Negotiation.

## $\underline{All\ options\ available\ for\ negotiations\ include:}$

- 1. Retail purchases limited to a 30 day supply.
- 2. Mail-order purchases limited to a 90 day supply.
- 3. Standard edits, exclusions, management protocols apply as follows:
- a. Coverage for self administered contraceptives (oral, patch, ring and diaphragms) included. (Exclusions -physician administered contraceptives: Depo-Provera, devices such as Norplant, IUDs not covered under Rx riders)
- b. Standard Excellus contract exclusions apply
- c. No coverage for prescriptions filled at non-participating pharmacies
- d. Generic Advantage Program (GAP) for Maximum Allowable Cost applies.
- e. Standard use management protocols apply (including Excellus standard prior authorization list, step therapy programs, dose efficiency edits, quantity limits, new drug management) See Note.
- f. All federal & state mandates that apply to pharmacy benefits are included
- g. Diabetic prescriptions, supplies and equipment follow the NYS mandate and are processed in accordance with an office visit benefit.
- h. Mandatory Specialty Pharmacy Program applies at retail benefit.
- i. Generic Trial Program applies

Prepared By: Locey Cahill, LLC

# Greater Tompkins County Municipal Health Insurance Consortium 2013 Premium Rate Summary

2013 Freimum Rate Summary			Prescription Coverage									Medical 1	Plan				2013 Premium Equivalent Rates						
					Retail			Mail		Plan Code			Dedu	ctible	Out-of-Pock	et Maximum	Plan Code		Individual	ĺ		Family	
Municipality	Description	Old Group	Effective	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Rx	Type	Co-Pay	Individual	Family	Individual	Family	Medical	Medical	Rx	Total	Medical	Rx	Total
^ *	1	CT-COA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.33
		CT-COA	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$175.01	\$725.11	\$1,192.18	\$379.33	\$1,571.51
		CT-COA	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$138.88	\$688.98	\$1,192.18	\$301.04	\$1,493.21
	CSEA White Collar	CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70
		CT-PPOA	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$175.01	\$724.13	\$1,188.55	\$379.33	\$1,567.88
		CT-PPOA	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.59
		CT-CO-CVP	Current	20%	20%	40%	15%	15%	40%	3T11	Comprehensive	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	MM6	\$434.03	\$87.68	\$521.71	\$938.95	\$190.05	\$1,129.00
					•			•		•					•								
		CT-COA-BLUE	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.3
		CT-COA-BLUE	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$175.01	\$725.11	\$1,192.18	\$379.33	\$1,571.5
		CT-COA-BLUE	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$138.88	\$688.98	\$1,192.18	\$301.04	\$1,493.2
	CSEA Blue Collar	CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.7
		CT-PPOA	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$175.01	\$724.13	\$1,188.55	\$379.33	\$1,567.8
		CT-PPOA	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.5
		CT-CO-CVP	Current	20%	20%	40%	15%	15%	40%	3T11	Comprehensive	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	MM6	\$434.03	\$87.68	\$521.71	\$938.95	\$190.05	\$1,129.0
		<u> </u>			·					·			<u> </u>										
		CT-MNGT-CONF	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.3
		CT-MNGT-CONF	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$175.01	\$725.11	\$1,192.18	\$379.33	\$1,571.5
		CT-MNGT-CONF	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$138.88	\$688.98	\$1,192.18	\$301.04	\$1,493.2
	Management & Confidential	CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.7
		CT-PPOA	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$175.01	\$724.13	\$1,188.55	\$379.33	\$1,567.8
		CT-PPOA	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.5
		CT-CO-CVP	Current	20%	20%	40%	15%	15%	40%	3T11	Comprehensive	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	MM6	\$434.03	\$87.68	\$521.71	\$938.95	\$190.05	\$1,129.00
	Corrections	CT-CORRA	Prior	\$5.00	\$10.00	\$25.00	\$5.00	\$10.00	\$25.00	3T2	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2	\$560.24	\$205.08	\$765.32	\$1,214.28	\$444.49	\$1,658.7
County of Tompkins		CT-CORRA	Current	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2	\$560.24	\$138.88	\$699.12	\$1,214.28	\$301.04	\$1,515.32
county of Tompans		CT-CORRA-PPOA	Current	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.5
		CT-CO-CVP	Current	20%	20%	40%	15%	15%	40%	3T11	Comprehensive	n/a	\$500.00	\$1,500.00	\$2,500.00	\$7,500.00	MM6	\$434.03	\$87.68	\$521.71	\$938.95	\$190.05	\$1,129.0
	Road Patrol	CT-COA-ROAD	Current	\$5.00	\$15.00	\$30.00	\$5.00	\$15.00	\$30.00	3T5a	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$198.59	\$748.69	\$1,192.18	\$429.87	\$1,622.0
	Uniformed Division	CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.7
				1 .		1			1		ı	1	1 .	1			1						
	Road Partrol	CT-COA-ROAD	Current	\$5.00	\$15.00	\$25.00	\$5.00	\$15.00	\$25.00	3T5	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$202.65	\$752.75	\$1,192.18	\$438.64	\$1,630.82
	Civil	CT-PPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.70
		I I																	****				
		CT-COR	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63	\$1,192.18	\$428.15	\$1,620.3
		CT-COR	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$175.01	\$725.11	\$1,192.18	\$379.33	\$1,571.5
	County Retirees	CT-COR	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	Indemnity	n/a	\$100.00	\$200.00	\$400.00	\$800.00	MM3	\$550.10	\$138.88	\$688.98	\$1,192.18	\$301.04	\$1,493.2
		CT-PPOR	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.7
		CT-PPOR	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$175.01	\$724.13	\$1,188.55	\$379.33	\$1,567.8
		CT-PPOR	7/1/2014	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.5
		OT LID L DOL		05.00	010.00	025.00	010.00	620.00	050.00	ama			*****	0000.00	0.400.00	0000 00	10.00	0.550.40	0105.50	00.40.40	01.102.10	0.420.45	01.620.0
	Library Professional Group	CT-LIBA-PSA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00 \$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$400.00 \$400.00	\$800.00	MM3	\$550.10	\$197.53	\$747.63 \$747.63	\$1,192.18	\$428.15	\$1,620.33
	Library Support Staff Group	CT-LIBA-SS	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	40.000	3T3	Indemnity	n/a	\$100.00	\$200.00	4.00100	400000	MM3	\$550.10	\$197.53	4111100	\$1,192.18	\$428.15	\$1,620.3
	Library PPO Active Group	CT-LPPOA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$197.53	\$746.65	\$1,188.55	\$428.15	\$1,616.7
	TC2 CCE 4	CT TC2 A	Comment	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	2772	Indomnite:	n/o	\$100.00	\$200.00	\$200.00	\$400.00	MM2	8560.24	\$107.52	675777	£1 214 20	6420 12	\$1.642.4
	TC3 CSEA	CT-TC3A	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2	\$560.24	\$197.53	\$757.77	\$1,214.28	\$428.15	\$1,642.4
•	TC3 Faculty	CT-TC3P	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3 3T3	Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00	MM2 MM2	\$560.24 \$560.24	\$197.53 \$197.53	\$757.77 \$757.77	\$1,214.28 \$1,214.28	\$428.15 \$428.15	\$1,642.4
	TC3 Faculty Student Assoc.	CT-TC3FSA	Current	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00		Indemnity	n/a	\$100.00	\$200.00	\$200.00	\$400.00					. ,		\$1,642.4
		CT TDDO A	Comment	65.00																			
	TC3 PPO Active Group TC3 PPO Faculty Student Assoc.	CT-TPPOA CT-TPPOFSA	Current	\$5.00 \$5.00	\$10.00 \$10.00	\$25.00 \$25.00	\$10.00 \$10.00	\$20.00 \$20.00	\$50.00 \$50.00	3T3 3T3	PPO PPO	\$10.00 \$10.00	n/a n/a	n/a n/a	n/a n/a	n/a n/a	PPO1 PPO1	\$549.12 \$549.12	\$197.53 \$197.53	\$746.65 \$746.65	\$1,188.55 \$1,188.55	\$428.15 \$428.15	\$1,616.70 \$1,616.70

<sup>\*</sup> Premium Equivalent Rates are based on the 2013 Budget and are subject to change based on the 2014 Budget and/or by decision of the Board of Directors.

Prepared By: Locey and Cabill, LLC

## Greater Tompkins County Municipal Health Insurance Consortium 2013 Premium Rate Summary

				Prescription Coverage					W G I			Medical Plan				w a .	2013 Premium Equivalent Rates						
					Retail			Mail		Plan Code Rx	Type Co-Pay		Dedu	ctible	Out-of-Pocket Maximum		Plan Code Medical	Individual		Family			
Municipality	Description	Grp#		Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	, A.	Type	Co-Pay	Individual	Family	Individual	Family	Medical	Medical	Rx	Total	Medical	Rx	Total
City of Cortland				\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$117.53	\$684.20	\$1,228.25	\$254.75	\$1,483.00
	Police	16020-00		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
	CSEA - DPW/Cobra	16020-01/72		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
	CSEA - ADMIN/Cobra	16020-02/73		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
	CSEA - ADMIN/Cobra	16020-02/73	7/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Confidential/Cobra	16020-03/74		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
	Comidential/Cobia	16020-03/74	7/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Managerial /Cobra	16020-04/75		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
	Waliageriai /Cobra	16020-04/75	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Police/ Cobra	16020-71		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
City of Ithaca	Retirees \$1	16022-00		\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	2T1	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$267.82	\$834.49	\$1,228.25	\$580.51	\$1,808.75
	City Executives Assoc	16023-00		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
	City Executives Assoc Cobra	16023-71		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
	Fire	16024-00		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
		16024-00	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Fire Chief Officier Union	16024-01		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
		16024-01	1/1/2013	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	3T6	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$198.59	\$765.27	\$1,228.25	\$379.33	\$1,607.58
	Retirees 2/5	16025-00		\$2.00	\$5.00	\$5.00	\$2.00	\$5.00	\$5.00	2T2	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$264.19	\$830.87	\$1,228.25	\$572.63	\$1,800.88
	Retirees 2/10	16026-00		\$2.00	\$10.00	\$10.00	\$2.00	\$10.00	\$10.00	2T3	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$256.96	\$823.63	\$1,228.25	\$556.95	\$1,785.19
	Retirees with MM RX (BCBS)	16021-00		MM	MM	MM	MM	MM	MM	n/a	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM7	\$632.00	\$0.00	\$632.00	\$1,470.06	\$0.00	\$1,470.06
Town of Caroline	PPO \$10	512919-001/401		\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO2	\$541.43	\$117.53	\$658.96	\$1,171.91	\$254.75	\$1,426.66
Town of Caronic	PPO \$15	512919-002/402		\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$15.00	n/a	n/a	n/a	n/a	PPOT	\$567.78	\$197.53	\$765.32	\$1,230.62	\$428.15	\$1,658.77
Town of Danby	100/300 Classic Blue 1-1-2013	16015-00/71		20%	30%	50%	20%	30%	50%	3T13	Indemnity	n/a	\$100.00	\$300.00	\$400.00	\$1,200.00	MM5	\$560.24	\$79.57	\$639.81	\$1,209.66	\$172.47	\$1,382.13
Town of Dryden	PPO \$10	512928-001/401		\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPOT	\$567.78	\$197.53	\$765.32	\$1,230.62	\$428.15	\$1,658.77
Town of Enfield	PPO \$15	512920-001/401		\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$15.00	n/a	n/a	n/a	n/a	PPO2	\$541.43	\$117.53	\$658.96	\$1,171.91	\$254.75	\$1,426.66
Town of Groton	100/300 Classic Blue 1-1-2013	16017-00		20%	30%	50%	20%	30%	50%	3T13	Indemnity	n/a	\$100.00	\$300.00	\$400.00	\$1,200.00	MM5	\$560.24	\$79.57	\$639.81	\$1,209.66	\$172.47	\$1,382.13
Town of Ithaca	PPO \$10	512921-001/401		\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	3T7	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$138.88	\$688.00	\$1,188.55	\$301.04	\$1,489.59
Town of Lansing	PPO \$15			\$15.00	\$30.00	\$45.00	\$30.00	\$60.00	\$90.00	3T10	PPO	\$15.00	n/a	n/a	n/a	n/a	PPO2	\$541.43	\$80.24	\$621.67	\$1,171.91	\$173.91	\$1,345.82
Town of Ulysses	PPO \$20	512923-001/401		\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$20.00	n/a	n/a	n/a	n/a	PPO3	\$531.55	\$117.53	\$649.08	\$1,150.52	\$254.75	\$1,405.27
Town of Crysses	PPO \$20	TULYS019		\$0.00	\$25.00	\$40.00	\$0.00	\$50.00	\$80.00	3T9	PPO	\$20.00	n/a	n/a	n/a	n/a	PPO3	\$531.55	\$117.53	\$649.08	\$1,150.52	\$254.75	\$1,405.27
Village of Cayuga Heights	50/150 Classic Blue 1-1-2013	16016-00		20%	30%	50%	20%	30%	50%	3T13	Indemnity	n/a	\$50.00	\$150.00	\$400.00	\$1,200.00	MM1	\$566.67	\$79.57	\$646.25	\$1,228.25	\$172.47	\$1,400.71
vinage of Cayuga rieigins	PPO \$10	512918-001		\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3T3	PPO	\$10.00	n/a	n/a	n/a	n/a	PPOT	\$567.78	\$197.53	\$765.32	\$1,230.62	\$428.15	\$1,658.77
Village of Dryden	PPO \$10	512924-001		\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$10.00	n/a	n/a	n/a	n/a	PPO1	\$549.12	\$117.53	\$666.65	\$1,188.55	\$254.75	\$1,443.30
Village of Groton	PPO \$20	512926-001		\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$20.00	n/a	n/a	n/a	n/a	PPO3	\$531.55	\$117.53	\$649.08	\$1,150.52	\$254.75	\$1,405.27
vinage of Groton	PPO \$20	VGROT019		\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$20.00	n/a	n/a	n/a	n/a	PPO3	\$531.55	\$117.53	\$649.08	\$1,150.52	\$254.75	\$1,405.27
Village of Trumansburg	PPO \$15	512927-001		\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3T9	PPO	\$15.00	n/a	n/a	n/a	n/a	PPO2	\$541.43	\$117.53	\$658.96	\$1,171.91	\$254.75	\$1,426.66

Town of Freeville Town of Newfield Village of Lansing

12/13/2012