

Greater Tompkins County Municipal Health Insurance Consortium
2011 Fiscal Year Premium Equivalent Rates

Municipality	Medical Plan	Tier I	Rx Plan (Retail)			Rx Plan (Mail-Order)			2011 Calendar Year Rates Insured Plan Premium Rates			2011 Calendar Year Rates Consortium Premium Rates			2011	2011	Savings	
			Tier II	Tier III	Tier I	Tier II	Tier III	Indiv.	2-Person	Family	Indiv.	2-Person	Family	Insured Cost	Consortium Cost			
County of Tompkins	Indemnity Plan (\$100/\$200) \$750 OOP	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	\$678.46	\$1,426.17	\$1,426.17	\$626.39	\$1,357.57	\$1,357.57	\$9,020,221.44	\$8,500,513.92	\$519,707.52	5.76%	
	Indemnity Plan (\$100/\$200) \$400 OOP	\$5.00	\$10.00	\$25.00	\$5.00	\$10.00	\$25.00	\$694.25	\$1,525.94	\$1,525.94	\$641.21	\$1,389.78	\$1,389.78	\$361,277.76	\$329,682.24	\$31,595.52	8.75%	
	Indemnity Plan (\$100/\$200) \$400 OOP	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	\$700.35	\$1,544.04	\$1,544.04	\$634.89	\$1,376.09	\$1,376.09	\$2,870,541.00	\$2,568,207.96	\$302,333.04	10.53%	
	Indemnity Plan (\$100/\$200) \$750 OOP	\$5.00	\$15.00	\$25.00	\$10.00	\$30.00	\$50.00	\$671.78	\$1,447.67	\$1,447.67	\$620.43	\$1,344.65	\$1,344.65	\$310,198.08	\$287,953.44	\$22,244.64	7.17%	
	Indemnity Plan (\$100/\$200) \$750 OOP	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	\$664.31	\$1,431.18	\$1,431.18	\$607.52	\$1,316.67	\$1,316.67	\$0.00	\$0.00	\$0.00	n/a	
	Comprehensive Value Plan	20.00%	20.00%	40.00%	15.00%	15.00%	40.00%	\$542.28	\$1,175.88	\$1,175.88	\$437.11	\$945.92	\$945.92	\$144,325.44	\$116,174.52	\$28,150.92	19.51%	
	PPO \$10.00 Co-Pay Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	\$678.55	\$1,471.71	\$1,471.71	\$625.57	\$1,354.53	\$1,354.53	<u>\$2,936,273.04</u>	<u>\$2,703,688.56</u>	<u>\$232,584.48</u>	7.92%	
													\$15,642,836.76	\$14,506,220.64	\$1,136,616.12	7.27%		
City of Ithaca	Indemnity Plan (\$50/\$150)	\$1.00	\$1.00	\$1.00	\$0.00	\$0.00	\$0.00	\$611.43	\$1,402.18	\$1,402.18	\$699.17	\$1,515.44	\$1,515.44	\$854,325.56	\$935,757.00	-\$81,431.44	-9.53%	
	Indemnity Plan (\$50/\$150)	\$2.00	\$5.00	\$5.00	\$0.00	\$0.00	\$0.00	\$611.43	\$1,402.18	\$1,402.18	\$696.13	\$1,508.84	\$1,508.84	\$2,141,439.96	\$2,338,241.04	-\$196,801.08	-9.19%	
	Indemnity Plan (\$50/\$150)	\$2.00	\$10.00	\$10.00	\$0.00	\$0.00	\$0.00	\$611.43	\$1,402.18	\$1,402.18	\$690.07	\$1,495.70	\$1,495.70	\$5,669,862.24	\$6,097,980.00	-\$428,117.76	-7.55%	
	Indemnity Plan (\$50/\$150)	MM	MM	MM	MM	MM	MM	\$483.57	\$1,124.82	\$1,124.82	\$529.51	\$1,231.67	\$1,231.67	<u>\$32,798.44</u>	<u>\$35,914.29</u>	<u>-\$3,115.85</u>		
													\$8,698,426.20	\$9,407,892.33	-\$709,466.13	-8.16%		
Town of Ithaca	PPO \$10.00 Co-Pay Plan	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	\$567.76	\$1,461.09	\$1,491.09	\$576.43	\$1,248.03	\$1,248.03	\$1,121,207.52	\$972,451.20	\$148,756.32	13.27%	
Town of Caroline	\$15.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	\$568.52	\$1,154.11	\$1,472.76	\$552.10	\$1,195.31	\$1,195.31	\$38,139.94	\$34,219.32	\$3,920.62	10.28%	
	Teamsters Supremem Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	\$590.20	\$1,179.53	\$1,621.97	\$641.21	\$1,389.78	\$1,389.78	<u>\$95,544.72</u>	<u>\$100,064.16</u>	<u>-\$4,519.44</u>	<u>-4.73%</u>	
													\$133,684.66	\$134,283.48	-\$598.82	-0.45%		
Town of Danby	Indemnity Plan (\$100/\$300)	20.00%	30.00%	50.00%	20.00%	30.00%	50.00%	\$786.41	\$1,871.64	\$1,871.64	\$536.06	\$1,158.00	\$1,158.00	\$140,609.30	\$88,778.16	\$51,831.14	36.86%	
Town of Dryden	Teamsters Supremem Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	\$619.67	\$1,238.47	\$1,703.00	\$641.21	\$1,389.78	\$1,389.78	\$536,942.40	\$502,862.04	\$34,080.36	6.35%	
Town of Enfield	\$15.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	\$568.52	\$1,154.11	\$1,472.76	\$552.10	\$1,195.31	\$1,195.31	\$58,811.57	\$55,188.24	\$3,623.33	6.16%	
Town of Groton	Indemnity Plan (\$100/\$300)	20.00%	30.00%	50.00%	20.00%	30.00%	50.00%	\$786.41	\$1,871.64	\$1,871.64	\$536.06	\$1,158.00	\$1,158.00	\$221,011.32	\$137,929.44	\$83,081.88	37.59%	
Town of Ulysses	\$20.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	\$557.65	\$1,365.53	\$1,365.53	\$543.82	\$1,177.39	\$1,177.39	\$138,469.38	\$123,927.12	\$14,542.26	10.50%	
Village of Cayuga Heights	Indemnity Plan (\$50/\$150)	20.00%	30.00%	50.00%	20.00%	30.00%	50.00%	\$800.53	\$1,959.72	\$1,959.72	\$541.45	\$1,173.57	\$1,173.57	\$158,005.83	\$105,046.44	\$52,959.39	33.52%	
	Teamsters Supremem Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	\$590.20	\$1,179.53	\$1,621.97	\$641.21	\$1,389.78	\$1,389.78	<u>\$300,809.76</u>	<u>\$289,921.32</u>	<u>\$10,888.44</u>	<u>3.62%</u>	
													\$458,815.59	\$394,967.76	\$63,847.83	13.92%		
Village of Dryden	PPO \$10.00 Co-Pay Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	\$526.87	\$1,280.21	\$1,280.21	\$558.54	\$1,209.25	\$1,209.25	\$133,714.48	\$132,877.32	\$837.16	0.63%	
Village of Groton	\$20.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	\$553.70	\$1,356.13	\$1,356.13	\$543.82	\$1,177.39	\$1,177.39	\$183,343.90	\$165,236.16	\$18,107.74	9.88%	
Village of Trumansburg	\$15.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	\$568.52	\$1,154.11	\$1,472.76	\$552.10	\$1,195.31	\$1,195.31	\$119,683.18	\$99,312.72	\$20,370.46	17.02%	
Consortium Totals													\$27,587,556.25	\$26,721,926.61	\$865,629.64	3.14%		