

MEMORANDUM

TO: BOCES Employees – PAO Personnel
FROM: Employee Benefits Office
RE: **Health, Dental/Ortho & Vision Care Insurance Contribution Rates**

Currently, all new PAO employees must contribute to the cost of the premiums for Health, Dental/Ortho and Vision Care Insurance. Employees hired after January 15, 1997, who work less than .5 FTE will share the cost of health insurance premium on a 50/50 basis. The following are the current per pay contribution rates for the 2011-2012 school year.

Health Insurance – Premium Contribution Rates

NYSHIP (New York State Empire Plan)

		<u>Total Per Pay</u>	<u>50% Contribution</u>
(Medical and Rx)	Individual Coverage	\$ 83.27	\$208.18 per pay
(Medical and Rx)	Family Coverage	\$181.67	\$454.17 per pay

(Rates Effective January 1, 2011)

Blue Shield Community Blue (HMO)

	<u>Medical Per Pay</u>	<u>Medco Rx Per Pay</u>	<u>Total Per Pay</u>	<u>50% Contribution</u>
Individual	\$ 78.86	\$ 33.00	\$111.86	\$279.65 per pay
Family	\$208.44	\$ 54.00	\$262.44	\$656.10 per pay

***Capital District Physicians' Health Plan (CDPHP)**

Individual	\$ 57.69	\$ 33.00	\$ 90.69	\$226.72 per pay
Family	\$144.51	\$ 54.00	\$198.51	\$496.27 per pay

Mohawk Valley Physicians' Health Plan (MVP)

Individual	\$ 62.32	\$ 33.00	\$ 95.32	\$238.29 per pay
Family	\$155.79	\$ 54.00	\$209.79	\$524.48 per pay

***MVP enrollees must reside in the counties designated by MVP.**

Dental/Ortho Insurance – Premium Contribution Rates

Metlife

	<u>Total Per Pay</u>
Individual Coverage	\$13.00
Family Coverage	\$41.45

Vision Care Insurance – Premium Contribution Rates

Davis Vision

	<u>Total Per Pay</u>
(Program Associates Organization - PAO)	
\$ 10/20 Co-Pay Individual Coverage	\$.41
\$ 10/20 Co-Pay Family Coverage	\$1.07

NOTE: Payroll Deductions for Health, Dental/Ortho, and Vision Care insurance contributions are only taken from the first 20 pays (September 9, 2011 through June 15, 2012).

*CDPHP per pay rates blend the July, 2011 premium rate and August, 2011 – June, 2012 premium rate. The July, 2011 rate carryover is in effect due to a filing issue at CDPHP.