



Current Medical Plans Cost Analysis -- 2010 Medical Plan Renewal

Empire Matrix (No referrals)		MVP HMO (no referrals)		CDPHP EPO (no referrals)	
Office Visits: Deductible & Coinsurance Non-Par Provider - Deductible & Coinsurance Hospitalization: Covered in Full Dependent/Student: 19/Until FT Student Graduates Rx: Not Covered (Preventative Dental: N/A)		Office Visits: \$15 Hospitalization: Covered in Full Dependent/Student: 19/25 Rx: Not Covered Preventative Dental: Included		Office Visits: \$15 Hospitalization: Covered in Full Dependent/Student: 19/25 Rx: Not Covered Preventative Dental: N/A	
Coverage	Current Rates	Renewal Rates	Coverage	Current Rates	Renewal Rates
Single	\$460.45	\$523.07	Single	\$389.26	\$439.32
2 Person	\$1,097.86	\$1,247.17	2 Person	\$778.52	\$878.64
Family	\$1,211.03	\$1,375.73	Family	\$1,047.49	\$1,182.22
Mcare	\$369.38	\$419.62	Mcare Gold	\$0.00	\$200.23
			Single	\$382.77	\$348.92
			2 Person	\$765.54	\$697.84
			Family	\$1,021.08	\$930.78
			Mcare Adv HMO	\$16.00	\$39.30
			Mcare Adv PPO	\$67.20	\$69.20

Empire Stand-Alone Rx

Rx: \$5/\$10 (30 day supply)

Mail Order Rx: \$5/\$10 (90 day supply)

Coverage	Current Rates	Renewal Rates
Single	187.88	\$205.92
Family	339.68	\$372.29
Mcare	213.37	\$233.85