

# HEALTH INSURANCE RATES 2024

## \*RETIRED EMPLOYEES\*

### \*2024 MEDICARE RATES\*

	2024 Rates		
	Individual	Two Person	Family
<b>CDPHP Medicare Advantage monthly Town cost</b>	<b>\$ 290.80</b>	<b>n/a</b>	<b>n/a</b>
Monthly retiree cost at 5%	\$ 14.54	n/a	n/a
Monthly retiree cost at 10%	\$ 29.08	n/a	n/a
<b>NYSHIP Medicare monthly Town cost (2023 rates)</b>	<b>\$ 463.67</b>	<b>n/a</b>	<b>n/a</b>
Monthly retiree cost at 10%	\$ 46.37	n/a	n/a

### \*2024 NON-MEDICARE RATES\*

	Individual	Employee & Child(ren), no spouse	Two Person: Employee & Spouse	Family
<b>Highmark BSNENY monthly Town cost</b>	<b>\$ 1,056.15</b>	<b>\$ 1,795.46</b>	<b>\$ 2,112.31</b>	<b>\$ 3,010.04</b>
Monthly retiree cost at 5% & spouse/kids/family at 50%	\$ 52.81	\$ 422.46	\$ 580.89	\$ 1,029.75
Monthly retiree cost at 9% & spouse/kids/family at 50%	\$ 95.05	\$ 464.71	\$ 623.13	\$ 1,072.00
Monthly retiree cost at 10% & spouse/kids/family at 50%	\$ 105.62	\$ 475.27	\$ 633.70	\$ 1,082.56
Monthly retiree cost at 14% & spouse/kids/family at 50%	\$ 147.86	\$ 517.52	\$ 675.94	\$ 1,124.81
Monthly retiree cost at 15% & spouse/kids/family at 50%	\$ 158.42	\$ 528.08	\$ 686.50	\$ 1,135.37
<b>CDPHP monthly Town cost</b>	<b>\$ 1,056.73</b>	<b>\$ 1,796.44</b>	<b>\$ 2,113.46</b>	<b>\$ 3,011.68</b>
Monthly retiree cost at 5% & spouse/kids/family at 50%	\$ 52.84	\$ 422.69	\$ 581.20	\$ 1,030.31
Monthly retiree cost at 9% & spouse/kids/family at 50%	\$ 95.11	\$ 464.96	\$ 623.47	\$ 1,072.58
Monthly retiree cost at 10% & spouse/kids/family at 50%	\$ 105.67	\$ 475.53	\$ 634.04	\$ 1,083.15
Monthly retiree cost at 14% & spouse/kids/family at 50%	\$ 147.94	\$ 517.80	\$ 676.31	\$ 1,125.42
Monthly retiree cost at 15% & spouse/kids/family at 50%	\$ 158.51	\$ 528.36	\$ 686.87	\$ 1,135.98
<b>MVP monthly Town cost</b>	<b>\$ 1,088.16</b>	<b>\$ 1,849.87</b>	<b>\$ 2,176.32</b>	<b>\$ 3,101.26</b>
Monthly retiree cost at 5% & spouse/kids/family at 50%	\$ 54.41	\$ 435.26	\$ 598.49	\$ 1,060.96
Monthly retiree cost at 9% & spouse/kids/family at 50%	\$ 97.93	\$ 478.79	\$ 642.01	\$ 1,104.48
Monthly retiree cost at 10% & spouse/kids/family at 50%	\$ 108.82	\$ 489.67	\$ 652.90	\$ 1,115.37
Monthly retiree cost at 14% & spouse/kids/family at 50%	\$ 152.34	\$ 533.20	\$ 696.42	\$ 1,158.89
Monthly retiree cost at 15% & spouse/kids/family at 50%	\$ 163.22	\$ 544.08	\$ 707.30	\$ 1,169.77
<b>NYSHIP monthly Town cost (2023 rates)</b>	<b>\$ 1,308.34</b>	<b>n/a</b>	<b>n/a</b>	<b>\$ 3,089.17</b>
*Monthly retiree cost at 10% & spouse/kids/family at 50%	\$ 348.03	n/a	n/a	\$ 1,238.44

\*Includes non-base plan cost differential