



HEALTH INSURANCE FACT SHEET & RATE SCHEDULE

Residents must make their health insurance selections by July 1, 2013. If no selection is made and the necessary documents to enroll your dependents have not been mailed to the Human Resources Office, you will be given individual coverage and placed in the Empire Plan for Health Insurance and in the Reimbursement Option for Dental.

If you choose to have your health insurance **effective on July 1, 2013** only your medical insurance will be in force on July 1, 2013. Dental and Optical will be in effect on **September 1, 2013**.

If you choose to wait six months and elect to have your health insurance to be **effective on December 1, 2013** then your medical insurance will be in force on December 1, 2013. Dental and Optical will be effective on **September 1, 2013**.

	Corporation Monthly Premium Health Insurance	Employee Contribution* (Biweekly pay period withholding)
EMPIRE PLAN		
Individual	\$767.98	\$53.17
Family	\$1,686.58	\$116.76
HIP PRIME HMO (AKA Emblem Health)		
Individual	\$775.02	\$56.42
Family	\$1,898.81	\$214.72
HIP VYTRA (AKA Emblem Health)		
Individual	\$823.01	\$78.57
Family	\$2,016.40	\$268.99
DENTAL	\$42.25	\$0.00
OPTICAL	\$9.28	\$0.00

Please note: Physician resident is only responsible for payment indicated in the second column "Employee Contribution"