



Please see complete Benefit Summaries. These rates include your prescription drug benefit issued through Oxford Health Plans. Final rates and benefits are subject to carrier approval.

	Oxford Option 1		Oxford Option 2	Oxford Option 3		Oxford Option 4	Freedom-Metro Plan Oxford Option 5	Liberty-Metro Plan Oxford Option 6
	Gatekeeper		Gatekeeper	Non-Gatekeeper		Non-Gatekeeper	Gatekeeper	Gatekeeper
<b>OON Deductible</b>	\$500		\$750	\$500		\$1000	\$2000	\$2000
<b>OON Co-Insurance</b>	20%		20%	30%		30%	30%	30%
<b>Rx Co-Pay</b>	<b>7/20/40</b>	<b>10/30/60 \$100 Ded.</b>	<b>10/30/60 \$100 Ded.</b>	<b>7/20/40</b>	<b>10/30/60 \$100 Ded.</b>	<b>10/30/60 \$100 Ded.</b>	<b>10/30/60 \$100 Ded.</b>	<b>10/30/60 \$100 Ded.</b>
<b>Individual</b>	\$1069.79	\$961.88	\$948.81	\$1136.65	\$1022.24	\$998.88	\$817.35	\$766.89
<b>EE &amp; Children</b>	\$2118.99	\$1905.24	\$1879.35	\$2251.41	\$2024.79	\$1978.53	\$1571.01	\$1477.66
<b>Couple</b>	\$2139.58	\$1923.76	\$1897.62	\$2273.30	\$2044.48	\$1997.76	\$1798.17	\$1687.16
<b>Family</b>	\$3405.22	\$3061.74	\$3020.14	\$3618.05	\$3253.88	\$3179.52	\$2599.05	\$2442.62
	CSP 37	CSP 33	CSP34	CSP 38	CSP35	CSP36	CSP39	CSP 25

**NYCDS**  
 Medical Insurance Programs  
 2011-2012 Rate Sheet  
 Monthly  
 Oxford Premiums Effective  
 12/1/2011 – 11/30/2012

	Freedom-Metro Direct Oxford Option 7	Liberty-Metro Direct Oxford Option 8	HSA Direct Plan 2	HSA Direct Plan 3
	Non-Gatekeeper	Non-Gatekeeper	Non-Gatekeeper	Non-Gatekeeper
<b>IN/OON Deductible</b>	\$1000/\$2000	\$1000 /\$2000	\$2000/\$4000	\$2850/\$5700
<b>IN/OON Co-Insurance</b>	20%/40%	20%/40%	10%/30%	10%/30%
<b>Rx Co-Pay</b>	<b>10/30/60 \$100 Ded</b>	<b>10/30/60 \$100 Ded</b>	<b>10/30/60</b>	<b>10/30/60</b>
<b>Individual</b>	\$659.93	\$623.39	\$542.29	\$465.24
<b>EE &amp; Children</b>	\$1280.95	\$1213.35	\$1063.32	\$920.77
<b>Couple</b>	\$1451.84	\$1371.45	\$1193.04	\$1023.53
<b>Family</b>	\$2151.92	\$2036.45	\$1780.18	\$1536.70
	CSP 40	CSP 26	CSP 31	CSP 32