

Capital District Physicians Health Plan Avid Care 25 Plan*	Open Enrollment** or 1 st of the month following hire date	<ul style="list-style-type: none"> ▪ \$25 PCP / \$25 SCP ▪ \$10/\$30/\$50 Prescriptions ▪ NO CAP Prescriptions ▪ Domestic Partner Coverage ▪ \$240 In-Patient Hosp. Co-Pay ▪ \$240 Skilled Nursing Facility ▪ \$100 Emergency Room ▪ \$75 Ambulatory Surgery ▪ \$100 Ambulance ▪ Student Rider to Age 25 ▪ Vision exam every 2yrs 	Individual 2-Person Family	<u>Weekly</u> \$ 91.58 \$ 181.59 \$ 241.68	<u>Monthly</u> \$ 396.84 \$ 786.88 \$ 1047.26
GHI HMO* Rates valid through 9/30/08	Open Enrollment** or 1 st of the month following hire date	<ul style="list-style-type: none"> ▪ \$20 Co-Pay ▪ \$0 In-Patient Hosp. Co-Pay ▪ \$10/20/30 Prescriptions ▪ \$20/\$40/\$50 Mail 	Individual Family	<u>Weekly</u> \$106.00 \$ 266.70	<u>Monthly</u> \$ 449.85 \$1155.72
MVP HMO ***	TBD	Per Request By Client Location No Group Rates		<u>Weekly</u> By Request	<u>Monthly</u> By Request

ALLSTATE -OR- AFLAC PLANS	INDIVIDUAL RATES		FAMILY RATES	
	<u>Weekly</u>	<u>Monthly</u>	<u>Weekly</u>	<u>Monthly</u>
Short-Term Disability****	\$3.78 - \$8.86	\$16.40 - \$38.40	\$8.03 - \$16.41	\$34.80 - \$71.10
Accident Protection Plan ****	\$2.26 - \$5.46	\$9.80 - \$23.70	\$6.30 - \$8.86	\$27.30 - \$38.40
Cancer Protection Plan ****	\$3.25 - \$5.68	\$14.08 - \$24.61	\$5.05 - \$9.44	\$21.90 - \$40.90
Sickness Protection Plan ****	\$2.27 - \$5.48	\$9.85 - \$23.75	\$6.36 - \$8.91	\$27.36 - \$38.45

NOTICE TO EMPLOYEES:

Upon your hire date with The Capitol Group **you must choose to sign-up for health and or dental benefits BEFORE the 1st of the month following your hire date.** If you do not sign up for benefits at this time you can enroll during open enrollment periods (June for July 1st effective date or Nov./Dec. for January 1st effective date) Please note that if you do not enroll in a Dental plan during your initial eligibility period you will be considered a late entrant and will be subject to a waiting period for some services.

A qualifying event includes but may not be limited to the following: Birth of a child, legal adoption of a child, marriage, divorce, death, loss of spouse coverage or ending of COBRA coverage.

Important Please Read The Following

- * All Benefits are billed one month in advance.
- ** Open enrollment periods are for January 1st or July 1st each plan year.
- *** Minimum participation is required
- **** Very low cost coverage – available to any employee who wishes to use one of these plans as supplemental insurance.
- ***** Hospital rates for participants 50 years of age or more may be slightly higher.
- ***** All prices include an administration fee.