

65 & OVER RATES



Underwritten by New York Life Insurance Company, N.Y., N.Y. 10010 on Group Policy G-14884/Face Policy Form GMR

AVMA GHLIT November 1, 2011 Member or Spouse/Domestic Partner Age 65+ Monthly Rates*			
PLAN CODE	PLAN NAME	65+ WITH MEDICARE PART D AVMA GHLIT RX SECONDARY	65+ W/O MEDICARE PART D AVMA GHLIT RX PRIMARY
OPEN PLANS			
J	PPO Bronze Plan - \$1,000 Deductible (In-Network)	\$370	\$431
L	PPO Value Plan - \$1,000 Deductible (In-Network)	\$265	\$308
R	PPO Value Plan - \$2,500 Deductible (In-Network)	\$248	\$287
Y	Traditional Plan - \$5,000 Deductible	\$274	\$318
V	Traditional Plan V [†] - \$3,000 Deductible	\$330	\$386
CLOSED PLANS**			
C	Traditional Plan - \$500 Deductible ^{††}	\$530	\$618
D	Traditional Plan - \$750 Deductible ^{††}	\$439	\$509
E	Plan E	\$393 (No AVMA GHLIT Rx)	\$573
F	PPO Value Plan - \$250 Deductible (In-Network) ^{††}	\$314	\$365
G	Plan G	\$539	\$627
H	PPO Platinum Plan - \$250 Deductible (In-Network) ^{††}	\$508	\$596
I	PPO Gold Plan - \$500 Deductible (In-Network) ^{††}	\$403	\$470
K	PPO Value Plan - \$500 Deductible (In-Network) ^{††}	\$292	\$339
P	Texas PPO	\$403	\$470
S	MSA [†]	\$341	\$396
T	PPO Value Plan - \$5,000 Deductible (In-Network) ^{††}	\$230	\$271
X	Traditional Plan - \$1,500 Deductible ^{††}	\$392	\$457

AVMA members must be enrolled in a GHLIT plan preceding the attainment of age 65 to take advantage of the rates for the different plans reflected above. Not all plans above are open to participants to enroll and/or switch to.

*GHLIT medical insureds who are Medicare eligible and under age 65 may be able to take advantage of these rates when they are enrolled in Parts A, B and D. Please contact the Trust Administration Office for additional information.

** Closed Plans – these plans are closed to new participants but existing participants may continue to remain insured under these plans.

[†]This plan does not qualify with HSA rules for age 65 and beyond.

^{††}Although closed to new participants, current insureds may transfer to these plans at age 64.

The following plans are considered not to have credible coverage for Medicare Part D: H.S.A. and M.S.A. plans, Plans X, V, and Y. If you choose one of these plans with the GHLIT as primary prescription drug coverage and you terminate one of these plans, you will have a penalty assessed on the Medicare Part D premium for your lifetime.

NOTE: New York Life Insurance Company has the right to change rates on a class-wide basis. An example of "class" can be a group of people with the same age or gender.