**Medical Programs**

**Groups 2-100 Employees**
New York State

- Excellus
- Empire
- Aetna
- MVP
- CDPHP
- BlueCross BlueShield of Western New York
- BlueShield of Northeastern New York

- Community Rated Health Plans
- Fully Insured Plans

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**Groups 100+**

- Excellus
- Empire
- Aetna
- MVP
- CDPHP
- BlueCross BlueShield of Western New York
- BlueShield of Northeastern New York
- Emblem Health
- United Healthcare
- Independent Health

- Community Rated Health Plans
- Fully Insured Plans
Groups 100+ Captives

Groups 200+ Self-Insured

- Stop Loss
- TPA