

Retroactive Adjustment

In addition to the April 1st rate change, a retroactive adjustment will be made to your health insurance premium later in the year to reflect the removal of the Medicare Part B surcharge from the rates that were charged to enrollees between January 1, 2006 and March 31, 2007. This is a complex process that will take several months to complete. We will let you know as soon as possible how and when the retroactive adjustments will be made.

If you have any questions, please contact your agency Health Benefits Administrator, usually located in your Personnel Office.

Sincerely,



Robert W. DuBois, CEBS
Director
Employee Benefits Division



ELIOT SPITZER
GOVERNOR

STATE OF NEW YORK
DEPARTMENT OF CIVIL SERVICE
ALFRED E. SMITH STATE OFFICE BUILDING
ALBANY, NEW YORK 12239
www.cs.state.ny.us

DANIEL E. WALL
COMMISSIONER

Important Information Regarding the Cost of Your Health Insurance Coverage

Dear Enrollee:

Beginning in January 2006, a surcharge was added to the premiums for coverage under the New York State Health Insurance Program (NYSHIP) to pay for the reimbursement of the Medicare Part B premium paid by Medicare eligible individuals. This action was challenged in court and a recent Appellate Court Division decision ordered the removal of the Medicare Part B surcharge component from the 2006 and 2007 Empire Plan and HMO rates. As a result, 2007 NYSHIP premium rates will be revised effective April 1, 2007.

For most employees, biweekly contributions toward the cost of health insurance will decrease. However, for employees enrolled in HMOs that are more costly than The Empire Plan, biweekly premium contributions will increase. This is because, while generally, the State pays 90% of the cost for Individual coverage and an additional 75% for the cost of dependents for Family coverage, the State's contribution for HMOs is capped based on The Empire Plan's premium. Since the 2007 rates currently in effect included the cost of the Medicare surcharge, the premium for The Empire Plan was higher than it should have been, resulting in an overpayment of the State's share of the premium for employees enrolled in those HMOs which cost more than The Empire Plan. Please refer to the enclosed rate schedule for the rate applicable to your option and coverage.

For employees on the biweekly Administrative Lag Exempt payroll, this change will occur in your paycheck dated March 21, 2007. For employees on the biweekly Institution payroll, this change will occur in your paycheck dated March 29, 2007. For employees on the Administrative Lag payroll, deductions will change in the check dated April 4, 2007.

Special Option Transfer Period

Because your contribution toward the cost of your health insurance coverage is paid with pre-tax dollars, under IRS regulations, ***only*** persons whose premium increases have the option to change to another plan. If your premium contribution will increase as a result of this action, you will be given a one time opportunity to change plans during a special option transfer period. If our records show your health insurance premiums will increase, we have included a special option transfer form and instructions with this letter. The form must be returned to your agency health benefits administrator **no later than March 30, 2007. Late Option Transfer Forms will not be accepted and you will not be permitted to change options until the regular option transfer period in November 2007 (unless you have another qualifying event).**

YOU DO NOT HAVE TO DO ANYTHING IF YOU WISH TO REMAIN IN YOUR CURRENT HMO.

(Letter continued on back page)

New York State Health Insurance Program 2007 Rates effective April 1, 2007

Enrollee contributions for employees of New York State

Note: To enroll in an HMO, you must live or work in the HMO’s service area. If you no longer live or work in the NYSHIP service area of the HMO in which you are now enrolled, you must change to another plan. Service areas may change from year to year. Please check *Health Insurance Choices for 2007* or call the HMO for NYSHIP service area information.

Page In CHOICES	Note: The new rate for your option is displayed in bold black text on top in the chart; the prior rate appears below.		(subject to binding arbitration award); NYS Supervisors and Troopers represented by PBA; Legislature; Unified Court System		Council 82 (not subject to binding arbitration award)	
	Code	Plan and Service Area	Ind	Fam	Ind	Fam
15-19	001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) www.cs.state.ny.us Medical Benefits Program: United HealthCare, PO Box 1600, Kingston, NY 12402-1600 (TTY: 1-888-697-9054) Hospital Benefits Program: Empire BlueCross BlueShield, NYS Service Center, PO Box 1407, Church Street Station, New York, NY 10008-1407 (TTY: 1-800-241-6894) Mental Health/Substance Abuse Program: GHI/ValueOptions, PO Box 778, Troy, NY 12181-0778 (TTY: 1-800-334-1897) Prescription Drug Program: Empire BlueCross BlueShield/Caremark, PO Box 11826, Albany, NY 12211 (TTY: 1-800-863-5488)	21.30 22.54	89.59 92.54	22.41 23.66	93.83 96.80
20	210	Aetna* 99 Park Ave., New York, NY 10016 1-800-323-9930 Medicare Advantage Customer Service 1-800-282-5366 (TTY: 1-800-654-5984) www.aetna.com Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State and all counties in New Jersey	56.84 53.17	250.61 245.66	54.06 50.39	244.67 239.71
22	066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.excellusbcbs.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	14.77 15.52	66.78 68.50	14.76 15.51	66.77 68.48
24	063	Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	17.50 18.25	86.12 87.84	17.49 18.24	86.11 87.83
24	300	Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	29.15 25.48	138.16 133.21	26.37 22.70	132.23 127.27
24	310	Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties	36.24 32.57	156.37 151.42	33.46 29.79	150.44 145.48
26	067	Community Blue 1901 Main St., PO Box 80, Buffalo, NY 14240-0080 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) www.bcbswny.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	17.54 18.29	132.30 127.35	17.53 18.28	126.36 121.40
28	280	Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	28.08 24.41	144.52 139.57	25.29 21.62	138.58 133.62
28	290	Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	45.10 41.43	189.07 184.12	42.31 38.64	183.12 178.16
28	320	Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Serving Dutchess, Orange, Putnam, Sullivan and Ulster counties	64.90 61.23	240.83 235.88	62.11 58.44	234.88 229.92
30	220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7920) www.ghi.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	17.88 18.63	109.28 104.33	17.88 18.63	103.35 98.39
30	350	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7920) www.ghi.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	28.68 25.01	141.79 136.84	25.90 22.23	135.85 130.89
32	050	HIP Health Plan of New York 55 Water St., New York, NY 10041 1-877-861-0175 (TTY: 1-888-447-4833) www.hipusa.com® Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	18.92 19.67	89.42 88.97	18.91 19.66	87.24 88.95
34	072	HMOBlue Excellus BlueCross BlueShield, Central New York Region 344 S. Warren St., Syracuse, NY 13202 1-800-447-6269 (TTY: 1-877-398-2275) www.excellusbcbs.com Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	59.39 55.72	179.53 174.58	56.61 52.94	173.59 168.63
34	160	HMOBlue Excellus BlueCross BlueShield, Utica Region 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-877-398-2275) www.excellusbcbs.com Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	79.07 75.40	271.24 266.29	76.28 72.61	265.29 260.33
36	059	Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	15.45 16.20	82.53 84.24	15.45 16.20	82.52 84.24
38	060	MVP Health Care (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	16.69 17.44	82.92 81.04	16.68 17.44	79.31 81.03
38	330	MVP Health Care (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Ulster counties	24.20 20.53	111.08 106.13	21.42 18.56	105.15 100.19
38	340	MVP Health Care (Mid-Hudson) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Dutchess, Orange, Putnam, Rockland and Sullivan counties	32.49 28.82	131.81 126.86	29.71 26.04	125.88 120.92
40	058	Preferred Care 259 Monroe Ave., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 (TTY: 585-325-2629) www.preferredcare.org Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties	13.59 14.34	64.43 66.14	13.59 14.34	64.42 66.13
42	057	Univera Healthcare 205 Park Club Ln., Buffalo, NY 14221-5239 1-800-337-3338 (TTY: 1-800-421-1220) www.univerahealthcare.com Serving Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming counties	16.28 17.03	111.79 106.84	16.28 17.03	105.85 100.89

* No new enrollments will be accepted for Aetna in 2007.