

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 surcharge from the rates that you were charged 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 questions concerning this rate change or the special option transfer period, you may call our dedicated call center between the hours of 8:30 a.m. and 5:00 p.m., Monday through Friday at:

1-866-849-8847

Please note this number is ONLY for questions related to the

April 1st rate change and special option transfer period and will only be available for a limited time.

If you have questions regarding the benefits offered under the different health insurance options, call the telephone number listed on the page for each option in the enclosed *Choices* guide.

If you have any other questions regarding your coverage or benefits, call one of the following numbers. **Please do not call these numbers for questions regarding the April 1st rate change or the special option transfer period.**

Local Calls or Outside Continental United States: 518-457-5754
Continental United States: 1-800-833-4344

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 cover the cost of reimbursing Medicare Part B premiums to Medicare-eligible individuals. The surcharge was added to all NYSHIP premiums regardless of Medicare eligibility. The surcharge was challenged in court and a recent Appellate Court Division decision ordered the removal of the Medicare Part B surcharge from the 2006 and 2007 Empire Plan and HMO rates. As a result, 2007 NYSHIP premium rates will be revised effective April 1, 2007.

Although this action will result in a premium decrease for many enrollees, since you are enrolled in a NYSHIP HMO that costs more than The Empire Plan, your monthly cost will increase. This is because the employer's contribution for HMO coverage is no more than the amount contributed for Empire Plan coverage. Since the 2007 rates currently in effect included the Medicare surcharge, the premium for The Empire Plan was higher than it should have been. As a result, your former employer's share of the premium also was higher than it should have been for HMOs that cost more than The Empire Plan.

You can find the new rate applicable to your option and coverage on the enclosed chart. **The chart represents your cost before the application of any sick leave credit to which you are entitled. If your sick leave credit is greater than your new rate, you will continue to have no premium contribution for 2007.**

For enrollees that pay premiums through pension deduction, the new premium will be reflected in your pension check dated March 31, 2007, for April 2007 coverage. For enrollees that pay directly, this change will occur in your bill dated March 2, 2007, for April 2007 coverage.

Special Option Transfer Period through March 30, 2007

If your current premium is increasing effective April 1, 2007, you may change options as of April 1, 2007, even if it has been less than 12 months since you last changed options. We have included option transfer instructions and a copy of *Choices* with this letter. **Your request to change options during this special option transfer period must be received by the Employee Benefits Division no later than March 30, 2007. After this, you will not be permitted to change options until 12 months pass since you last changed options (unless you have another qualifying event).** This special option transfer period is only for enrollees who will have a premium increase.

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
Check your plan – this is your only notice of a rate change.

Enrollee contributions for Retirees, Dependent Survivors and enrollees covered under Preferred List provisions. The premium contributions of retirees and some dependent survivors of the Thruway Authority are included on this rate sheet. Retirees of other participating Employers: Contact your former employer for 2007 rates. Dependent survivors of other Participating Employers: Contact the former employer of the enrollee for 2007 rates.

Please read this rate sheet carefully to find the rate that applies to you. There are different rates for different groups as a result of legislation and administrative agreements. COBRA enrollees will be notified of their rates separately. Note: To enroll in an HMO or to remain enrolled in your current HMO, you must live or work in the HMO’s NYSHIP service area.

Note: The new rate for your option is displayed in **bold black** text on top in the chart; the prior rate appears below.

		Monthly Rates: Rates for retirees do not reflect sick leave credits.					
		Retirement Prior to 1/1/83 and all retirees of Thruway Authority Retirees of other Participating Employers: Contact your former employer for 2007 rates.		Retirement on or after 1/1/83 and certain Dependent Survivors Eligible survivors of active employees who died on or after April 1,1979, or of retirees who retired on or after April 1,1979. DC-37 Retirees Enrollees covered under Preferred List provisions		Amended Dependent Survivors Eligible survivors of active employees who died between April 1,1975, and March 31,1979. Some dependent survivors of Thruway Authority	
Code	Plan and Service Area	Ind	Fam	Ind	Fam	Ind	Fam
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)	0.00 0.00	148.37 152.09	46.27 48.97	194.64 201.06	148.37 152.09	148.37 152.09
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	84.10 73.42	505.10 491.65	123.49 115.51	544.49 533.74	205.77 207.87	205.77 207.87
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	0.00 0.00	113.01 115.11	32.08 33.71	145.09 148.82	113.01 115.11	113.01 115.11
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	0.00 0.00	149.10 151.20	38.01 39.64	187.11 190.84	149.10 151.20	149.10 151.20
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	22.93 12.25	259.80 246.34	63.32 55.34	300.19 289.43	167.43 169.53	167.43 169.53
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	38.34 27.66	299.35 285.90	78.73 70.75	339.74 328.99	173.46 175.56	173.46 175.56
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) Senior Blue Medicare Advantage Plan 1-800-329-2792 (TTY: 1-877-834-6918) www.bcbswny.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	0.00 0.00	248.76 235.31	38.10 39.73	287.45 276.70	169.47 171.57	169.47 171.57
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	19.12 8.44	272.12 258.67	61.00 53.02	314.00 303.25	176.42 178.52	176.42 178.52
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	56.05 45.37	368.84 355.39	97.98 90.00	410.77 400.02	191.51 193.61	191.51 193.61
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	99.02 88.34	481.26 467.81	140.99 133.01	523.23 512.48	209.01 211.11	209.01 211.11
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	0.00 0.00	197.53 184.08	38.85 40.48	237.44 226.69	158.59 160.69	158.59 160.69
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	22.39 11.71	268.15 254.70	62.30 54.32	308.06 297.31	167.99 170.09	167.99 170.09
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	0.00 0.00	152.68 150.57	41.10 42.73	194.29 193.30	148.47 150.57	148.47 150.57
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	89.32 78.64	350.35 336.90	129.04 121.06	390.07 379.32	168.83 170.93	168.83 170.93
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	133.26 122.58	550.80 537.35	171.77 163.79	589.31 578.56	206.15 208.25	206.15 208.25
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	0.00 0.00	145.74 147.84	33.57 35.20	179.31 183.04	145.74 147.84	145.74 147.84
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	0.00 0.00	143.03 138.19	36.26 37.89	180.19 176.08	136.09 138.19	136.09 138.19
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	15.43 4.75	204.21 190.76	52.59 44.61	241.37 230.62	145.27 147.37	145.27 147.37
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	33.44 22.76	249.24 235.79	70.60 62.62	286.40 275.65	152.02 154.12	152.02 154.12
058	Preferred Care 259 Monroe Ave., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 Medicare-eligible 585-327-5760 or 1-800-665-7924 (TTY: 585-325-2629) www.preferredcare.org Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties	0.00 0.00	110.45 112.55	29.52 31.16	139.97 143.71	110.45 112.55	110.45 112.55
057	Univera Healthcare 205 Park Club Ln., Buffalo, NY 14221-5239 1-800-337-3338 Medicare-eligible 1-800-558-4320 (TTY: 1-800-421-1220) www.univerahealthcare.com Serving Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming counties	0.00 0.00	205.68 192.23	35.38 37.01	242.89 232.14	156.79 158.89	156.79 158.89