



DAVID A. PATERSON  
GOVERNOR

STATE OF NEW YORK  
DEPARTMENT OF CIVIL SERVICE  
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ALBANY, NEW YORK 12239  
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NANCY G. GROENWEGEN  
COMMISSIONER

**NY08-29**  
**PE08-22**

## MEMORANDUM

**TO:** State Agency and Participating Employer Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** Empire Plan Basic Medical Program and Non-Network Mental Health Practitioner Services Annual Deductible and Coinsurance Maximum Amounts for 2009  
**DATE:** September 30, 2008

On the reverse side of this memo is a chart showing The Empire Plan Basic Medical Program and Non-Network Mental Health Practitioner Services Annual Deductible and Coinsurance Maximum for calendar year 2009. You may want to copy and post it, or you may want to prepare a posting specific to your agency. If you are a Health Benefits Administrator in an agency with regional offices, please distribute notices to the regional locations as well.

These changes will be announced in the December 2008 *Empire Plan Reports*.

Note: If your agency has any enrollees with dual coverage through a spouse who is enrolled in The Empire Plan through a NYSHIP Participating Agency (local government or school district), you may find the following information useful:

### Basic Medical Program and Non-Network Mental Health Practitioner Services Effective January 1, 2009

Participating Agency Employee/Retiree Group	Annual Deductible * (per enrollee; per spouse or domestic partner; per all dependent children combined)	Coinsurance Maximum * (Out-of-Pocket Expense per enrollee; per spouse or domestic partner; per all dependent children combined)
Empire Plan	\$363 CPI**	\$1,000
Excelsior Plan $\Delta$	\$750	\$2,500

$\Delta$  The Excelsior Plan is a new, more affordable NYSHIP option available to local government employees as of July 1, 2008. This plan replaces the Core option as of January 1, 2009.

(over)



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*Please post until March 1, 2009*

**EMPIRE PLAN Basic Medical Program  
and Non-Network Mental Health Practitioner Services  
Effective January 1, 2009**

<b>Employee Group</b>	<b>Annual Deductible *</b> <i>(per enrollee; per spouse or domestic partner; per all dependent children combined)</i>	<b>Coinsurance Maximum *</b> <i>(Out-of-Pocket Expense per contract for Council 82, ALESU, NYSCOPBA and PIA or per enrollee; per spouse or domestic partner; per all dependent children combined for all other groups listed below)</i>
<b>Executive Branch</b>		
<b>CSEA</b>	\$225	\$500/\$300***
<b>DC 37</b>	\$281 <i>CPI**</i>	\$600 <i>CPI*/\$300***</i>
<b>PBA - Troopers</b>	\$363 <i>CPI**</i>	\$800
<b>PBA - Supervisors</b>	\$363 <i>CPI**</i>	\$800
<b>PIA</b>	\$363 <i>CPI**</i>	\$1,345 <i>CPI**</i>
<b>Council 82</b>	\$363 <i>CPI**</i>	\$1,345 <i>CPI**</i>
<b>ALESU</b>	\$363 <i>CPI**</i>	\$1,345 <i>CPI**</i>
<b>NYSCOPBA</b>	\$363 <i>CPI**</i>	\$1,345 <i>CPI**</i>
<b>UUP</b>	\$363 <i>CPI**</i>	\$1,000
<b>PEF</b>	\$363 <i>CPI**</i>	\$1,000
<b>M/C</b>	\$363 <i>CPI**</i>	\$1,000
<b>Legislature</b>	\$363 <i>CPI**</i>	\$1,000
<b>Participating Employers</b>	\$363 <i>CPI**</i>	\$1,000
<b>Unified Court System</b>	\$225	\$500/\$300***
<b>Retirees, Vestees, Dependent Survivors and Preferred List</b>	\$363 <i>CPI**</i>	\$1,000

\* Each program's deductible, coinsurance and maximum coinsurance amount is separate and not combined with any other deductible, coinsurance or maximum coinsurance amount.

\*\* These changes reflect the 4.1% increase in the medical care component of the Consumer Price Index for Urban Wage Earners and Clerical Workers, all Cities (C.P.I.-W.) for the period July 1, 2007 through June 30, 2008.

\*\*\* The coinsurance maximum out-of-pocket expense will be reduced to \$300 for calendar year 2009 for employees in (or equated to) salary grade 6 or below on January 1, 2009. This reduction is not available to Judges and Justices.

*Note: You have no deductible or coinsurance when you use The Empire Plan Participating Provider Program.*