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NANCY G. GROENWEGEN
COMMISSIONER

NY10-33
PE10-27

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
and Substance Abuse Practitioner Services
Annual Deductible and Coinsurance Maximum Amounts for 2011
DATE: September 10, 2010

Attached is a chart showing The Empire Plan Basic Medical Program and Non-Network Mental Health and Substance Abuse Practitioner Services Annual Deductible and Coinsurance Maximum for calendar year 2011. You may want to distribute or 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 2010 *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), the Basic Medical Program annual deductible is \$388 and the coinsurance maximum is \$1,069. Employees in The Excelsior Plan have a Basic Medical Program annual deductible of \$750 and a coinsurance maximum of \$2,500.

(over)



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Please post until March 1, 2011

**EMPIRE PLAN Basic Medical Program
and Non-Network Mental Health and
Substance Abuse Practitioner Services
Effective January 1, 2011**

Employee Group	Annual Deductible * <i>(per enrollee; per spouse or domestic partner; per all dependent children combined)</i>	Coinsurance Maximum * <i>(Out-of-Pocket Expense per contract for ALESU or per enrollee; per spouse or domestic partner; per all dependent children combined for all other groups listed below)</i>
Executive Branch		
CSEA	\$250	\$515/\$309***
DC 37	\$300 CPI**	\$642 CPI**/ \$300***
PBA - Troopers & Supervisors	\$388 CPI**	\$855 CPI**
PIA	\$388 CPI**	\$855 CPI**
Council 82	\$388 CPI**	\$855 CPI**
ALESU	\$388 CPI**	\$1,438 CPI**
NYSCOPBA	\$388 CPI**	\$828 CPI**
UUP	\$388 CPI**	\$1,069 CPI**
PEF	\$388 CPI**	\$1,069 CPI**
M/C	\$388 CPI**	\$1,069 CPI**
Legislature	\$388 CPI**	\$1,069 CPI**
Participating Employers	\$388 CPI**	\$1,069 CPI**
Unified Court System	\$250	\$515/\$309***
Retirees, Vesteers, Dependent Survivors and Preferred List	\$388 CPI**	\$1,069 CPI**

* 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 3.5% 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, 2009 through June 30, 2010.

*** The coinsurance maximum out-of-pocket expense will be reduced to \$300 for DC-37 and \$309 for CSEA and Unified Court System for calendar year 2011 for employees in (or equated to) salary grade 6 or below on January 1, 2011. 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.