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PA10-26
PAEX10-24

MEMORANDUM

TO: Participating Agency 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

Below 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*.

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>(per enrollee; per spouse or domestic partner; per all dependent children combined)</i>
Participating Agencies - Empire Plan	\$388 <i>CPI**</i>	\$1,069 <i>CPI**</i>
Participating Agencies - Excelsior Plan	\$750	\$2,500

* 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.

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