



STATE OF NEW YORK

ANDREW M. CUOMO
GOVERNOR

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

NY11-39
PE11-27

MEMORANDUM

TO: State Agency and Participating Employer Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Empire Plan Basic Medical Program, Non-Network Hospital Program and Non-Network Mental Health and Substance Abuse Program Combined Annual Deductible and Coinsurance Maximum Amounts for 2012
DATE: December 5, 2011

Below is a chart showing The Empire Plan Basic Medical Program, Non-Network Hospital Program and Non-Network Mental Health and Substance Abuse Program Combined Annual Deductible and Coinsurance Maximums for calendar year 2012. 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.

The change to a single annual deductible amount and coinsurance maximum combined across the Empire Plan Hospital, Medical/Surgical and Mental Health and Substance Abuse Programs is required by federal parity legislation and applies to all groups. These changes will be announced in the January 2012 *Empire Plan Reports* and referenced in the 2012 *At A Glance* publications.

EMPIRE PLAN Basic Medical Program, Non-Network Hospital Program and Non-Network Mental Health and Substance Abuse Program Effective January 1, 2012

Employee Group	Combined Annual Deductible * <i>(per enrollee; per spouse or domestic partner; per all dependent children combined)</i>	Combined Coinsurance Maximum * <i>(per enrollee; per spouse or domestic partner; per all dependent children combined)</i>
Participating Agencies - Empire Plan	\$1,000	\$3,000
Participating Agencies - Excelsior Plan	\$750	\$2,500

** Each program's deductible, coinsurance and maximum coinsurance amount is combined to satisfy the annual deductible and coinsurance maximum shown above.*

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



STATE OF NEW YORK

ANDREW M. CUOMO
GOVERNOR

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

Please post until March 1, 2012

**EMPIRE PLAN Basic Medical Program, Non-Network Hospital Program and
Non-Network Mental Health and Substance Abuse Program
Effective January 1, 2012**

Employee Group	Combined Annual Deductible * <i>(Per enrollee; per spouse or domestic partner; per all dependent children combined)</i>	Combined Coinsurance Maximum * <i>(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	\$1,000/\$500***	\$3,000/\$1,500***
DC 37	\$309 CPI**	\$662 CPI**/\$300****
PBA - Troopers & Supervisors	\$400 CPI**	\$882 CPI**
PIA	\$400 CPI**	\$882 CPI**
Council 82	\$400 CPI**	\$854 CPI**
ALESU	\$400 CPI**	\$1,483 CPI**
NYSCOPBA	\$400 CPI**	\$854 CPI**
UUP	\$400 CPI**	\$1,102 CPI**
PEF	\$1,000/\$500***	\$3,000/\$1,500***
M/C	\$1,000/\$500***	\$3,000/\$1,500***
Legislature	\$1,000/\$500***	\$3,000/\$1,500***
Participating Employers	\$1,000	\$3,000
Employees of the Unified Court System	\$1,000/\$500***	\$3,000/\$1,500***
Retirees, Vesteas, Dependent Survivors and Preferred List	\$1,000	\$3,000

* Each program's deductible, coinsurance and maximum coinsurance amount is combined to satisfy the annual deductible and coinsurance maximum shown above.

** These changes reflect the 3.1% 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, 2010 through June 30, 2011.

*** The annual deductible for calendar year 2012 will be reduced to \$500 and the coinsurance maximum will be reduced to \$1,500 for CSEA, M/C; Legislature, PEF, and Employees of the Unified Court System in (or equated to) salary grade 6 or below on January 1, 2012. This reduction is not available to Judges and Justices.

**** The coinsurance maximum for calendar year 2012 will be reduced to \$300 for DC-37 employees in (or equated to) salary grade 6 or below on January 1, 2012.

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