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MEMORANDUM

TO: Participating Agency 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 Maximum 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.

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 *** *(per enrollee; per spouse or domestic partner; per all dependent children combined)*	**Combined Coinsurance Maximum *** *(per enrollee; per spouse or domestic partner; per all dependent children combined)*
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.