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NY12-19r1

TO: New York State Health Benefits Administrators of Enrollees in Law Enforcement positions represented by NYSCOPBA

FROM: Employee Benefits Division

SUBJECT: NYSHIP Contribution Rate Changes Effective October 1, 2011 and Special Option Transfer Period for Enrollees in Law Enforcement positions (NU 21) represented by the New York State Correctional Officers and Police Benevolent Association (NYSCOPBA)

DATE: May 3, 2012

As the result of the recently ratified collective bargaining agreement, the New York State Health Insurance Program (NYSHIP) premium contribution sharing arrangement is changing for Enrollees in Law Enforcement positions represented by NYSCOPBA with a retroactive effective date of October 1, 2011. A Special Option Transfer Period is being made available to these employees as a result of premium contribution changes.

For affected employees in positions SG-9 or lower, the State's contribution is 88% of the cost of the enrollee's coverage and 73% of the cost for dependent coverage. For affected employees in positions SG-10 or higher, the State's contribution is 84% of the cost of the enrollee's coverage and 69% of the cost for dependent coverage. The State's contribution to the cost of HMO coverage continues to be capped based on the dollar amount of its contribution to the cost of Empire Plan coverage.

Since premium deductions for coverage beginning with the period including October 1, 2011 have already been taken, the increase in the cost of NYSHIP coverage will be calculated, and this differential will be applied to the paychecks dated June 20, 2012 for affected employees on the administrative payroll and June 28, 2012 for affected employees on the institutional payroll. This retroactive health insurance special adjustment for NYSHIP premiums will be coordinated to impact the same paycheck in which retroactive payments will be disbursed in accordance with the 2009 – 2016 agreement between the State and NYSCOPBA for enrollees in Law Enforcement positions. To assist enrollees in calculating the biweekly retroactive health insurance adjustments please visit **HBA Online** under **Health Plan Choices > Rates and Option Transfer Information** and select **Retroactive Health Insurance Special Adjustments**.

Attached are the rate charts, which reflect the NYSHIP rates for the affected employees for 2012. To calculate the impact of the differential on affected employees' paychecks please locate the Enrollees in Law Enforcement positions represented by NYSCOPBA retroactive special adjustment differential amounts posted on HBA Online during the Special Option Transfer period for this group. The enrollees in Law Enforcement positions represented by NYSCOPBA

retroactive special adjustment differential amounts are calculated on a pay period basis, with adjustments made for 19 payroll periods across 2011 and 2012. For Law Enforcement positions represented by NYSCOPBA on the Administration payroll this will include the last seven payroll periods for 2011 coverage and the first 12 payroll periods for 2012 coverage. For Law Enforcement positions represented by NYSCOPBA on the Institution payroll this will include the last six payroll periods for 2012 coverage and the first 13 payroll periods for 2012 coverage.

In addition to this special adjustment, the health insurance regular premium deductions will reflect the benefit changes effective July 1, 2012.

The attached NYSHIP rate charts are categorized as follows:

- Enrollees in Law Enforcement positions represented by NYSCOPBA in positions Salary Grade 9 or Below (or an employee equated to a position Salary Grade 9 or below)
 - Active Employee Share for Individual and Family Coverage
 - Full Share (Net Leave Without Pay) for Individual and Family Coverage
- Enrollees in Law Enforcement positions represented by NYSCOPBA in positions Salary Grade 10 or Above (or an employee equated to a position Salary Grade 10 or above)
 - Active Employee Share for Individual and Family Coverage
 - Full Share (Net Leave Without Pay) for Individual and Family Coverage

Special Option Transfer Period (May 4 – June 4)

As a result of these changes, there will be a Special Option Transfer Period during the month of June. The Special Option Transfer Period will be May 4, 2012 through June 4, 2012 and is available to enrollees in Law Enforcement positions represented by NYSCOPBA enrolled in NYSHIP, regardless of their participation in the Pre-Tax Contribution Program (PTCP), as permitted under PTCP rules. To assist enrollees while making a decision about changing options, please refer to *NYSHIP Rate Changes Effective July 1, 2012* for Law Enforcement employees represented by NYSCOPBA. This flyer shows the enrollee contribution rates that will be in effect retroactive to October 1, 2011. This chart is available on **HBA Online under Health Plan Choices > Rates and Option Transfer Information.**

Please contact your processor if you have any questions about whether an enrollee's requested option change is permissible, or if an enrollee has requested to make a change to individual coverage or cancel coverage due to an increase in premium.

Enrollees who are considering changing their health insurance plan should be encouraged to carefully review the 2012 NYSHIP *Choices* booklet, the May 2012 *Empire Plan Report* and the May 2012 *HMO Report* that describes benefit changes, and the *NYSHIP Rate Changes Effective July 1, 2012* flyer for Law Enforcement employees represented by NYSCOPBA. The latter three publications will be mailed to enrollee homes in May. Enrollees may request 2012 Choices booklets from you to assist them in the decision-making process.

Please provide the Health Insurance Transaction Form PS-404 to those enrollees requesting an option change. Forms must be completed and returned to you by June 4, 2012. **Online option changes using MyNYSHIP will NOT be available to enrollees during this Special Option Transfer Period.**

No action is required for enrollees who wish to keep their current health insurance option.

Opt-out Program for 2012

The Opt-out Program will be available to enrollees in Law Enforcement positions represented by NYSCOPBA during the Special Option Transfer Period. Please refer to memo NY11-46r2 for clarification on how to process these transactions.

The Opt-out Program will be an available option for enrollees in Law Enforcement positions represented by NYSCOPBA to elect during the Special Option Transfer Period. The incentive payments will be reimbursed through the employee's biweekly paychecks through the end of the year.

The incentive amount will be credited to the employee's bi-weekly paycheck and will be treated as taxable income. The biweekly incentive amounts will be \$38.47 for opting out of Individual Coverage or \$115.39 for opting out of Family coverage.

For enrollees in Law Enforcement positions represented by NYSCOPBA, there are 13 pay periods remaining in plan year 2012 for which an enrollee would be eligible to receive a biweekly Opt-out incentive payment. For employees on the institution payroll, this will begin with the paycheck of June 28 and for employees on the administrative payroll, it will begin with the paycheck of July 3.

NYBEAS Processing and Important Dates for Benefit Plan Changes

To process a Benefit Plan Change during this Special Option Transfer period, the PLN/CHG transaction should be used. The effective dates for Benefit Plan changes during this Special Option Transfer period are as follows:

- June 28, 2012 for institutional payroll employees
- July 5, 2012 for administrative payroll employees

The PLN/CHG transaction will be available on NYBEAS between May 31 and July 6. Please see the charts below for more details, and for the dates that transactions must be processed in order to avoid retroactivity in health insurance deductions.

Payroll	Paycheck	Transaction Effective Date	Keying Window	To avoid retroactivity key by
Inst Lag	6/28/2012	6/28/2012	5/31/2012 – 7/6/2012	6/12/2012
Admin Lag	7/3/2012	7/5/2012	5/31/2012 – 7/6/2012	6/19/2012

Please note that any option change transactions processed by health benefits administrators after the retroactively cutoff dates will not be reflected in the June 28 or July 3, 2012 paychecks for institutional or administrative payroll employees, respectively.

Attachment

**July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates**

Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

***Medicare : 45.86**

				Schedule I Ratified - NYSCOPBA Represented Enrollees in Law Enforcement Titles Benefit Programs: A48, A64		
	O P T	C O V	M E D	Employee <SG-9	Employee SG-10+	Full Share LWOP
<u>Empire Plan</u>						
Individual	001	1	0	32.77	43.69	273.05
Medicare	001	1	1	(13.09)	(2.17)	227.19
Family	001	4	0	132.07	157.70	640.83
1 Medicare	001	4	1	86.21	111.84	594.97
2 Medicares	001	4	2	40.35	65.98	549.11
<u>HIP (050)</u>						
Individual	050	1	0	61.53	72.09	294.03
Medicare	050	1	1	15.67	26.23	248.17
Family	050	4	0	197.03	223.01	710.80
1 Medicare	050	4	1	151.17	177.15	664.94
2 Medicares	050	4	2	105.31	131.29	619.08
<u>MVP Health Care, Inc. -Rochester (058)</u>						
Individual	058	1	0	26.01	34.68	216.73
Medicare	058	1	1	(19.85)	(11.18)	170.87
Family	058	4	0	111.05	132.32	531.70
1 Medicare	058	4	1	65.19	86.46	485.84
2 Medicares	058	4	2	19.33	40.60	439.98
<u>Independent Health - Western NY (059)</u>						
Individual	059	1	0	45.27	55.54	271.32
Medicare	059	1	1	(0.59)	9.68	225.46
Family	059	4	0	165.91	191.28	667.45
1 Medicare	059	4	1	120.05	145.42	621.59
2 Medicares	059	4	2	74.19	99.56	575.73
<u>MVP Health Care, Inc. - East Region (060)</u>						
Individual	060	1	0	28.28	37.70	235.63
Medicare	060	1	1	(17.58)	(8.16)	189.77
Family	060	4	0	120.91	144.05	578.69
1 Medicare	060	4	1	75.05	98.19	532.83
2 Medicares	060	4	2	29.19	52.33	486.97
<u>Capital District PHP - Capital (063)</u>						
Individual	063	1	0	28.31	37.74	235.88
Medicare	063	1	1	(17.55)	(8.12)	190.02
Family	063	4	0	121.06	144.23	579.41
1 Medicare	063	4	1	75.20	98.37	533.55
2 Medicares	063	4	2	29.34	52.51	487.69
<u>Blue Choice (066)</u>						
Individual	066	1	0	25.61	34.15	213.43
Medicare	066	1	1	(20.25)	(11.71)	167.57
Family	066	4	0	110.92	132.10	529.40
1 Medicare	066	4	1	65.06	86.24	483.54
2 Medicares	066	4	2	19.20	40.38	437.68
<u>Community Blue (067)</u>						
Individual	067	1	0	32.13	42.84	267.73
Medicare	067	1	1	(13.73)	(3.02)	221.87
Family	067	4	0	168.11	195.08	700.41
1 Medicare	067	4	1	122.25	149.22	654.55
2 Medicares	067	4	2	76.39	103.36	608.69
<u>HMO Blue - CNY (072)</u>						
Individual	072	1	0	84.66	94.68	305.03
Medicare	072	1	1	38.80	48.82	259.17
Family	072	4	0	259.50	284.00	743.93
1 Medicare	072	4	1	213.64	238.14	698.07
2 Medicares	072	4	2	167.78	192.28	652.21
<u>HMO Blue - Utica/Watertown (160)</u>						
Individual	160	1	0	96.38	106.28	314.17
Medicare	160	1	1	50.52	60.42	268.31
Family	160	4	0	317.37	341.80	800.17
1 Medicare	160	4	1	271.51	295.94	754.31
2 Medicares	160	4	2	225.65	250.08	708.45
<u>Aetna (210)</u>						
Individual	210	1	0	125.45	136.13	360.65
Medicare	210	1	1	79.59	90.27	314.79
Family	210	4	0	508.96	534.62	1,017.49
1 Medicare	210	4	1	463.10	488.76	971.63
2 Medicares	210	4	2	417.24	442.90	925.77

**July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates**

Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

***Medicare : 45.86**

				Schedule I Ratified - NYSCOPBA Represented Enrollees in Law Enforcement Titles Benefit Programs: A48, A64		
	O P T	C O V	M E D	Employee <SG-9	Employee SG-10+	Full Share LWOP
<u>GHI HMO Albany Region (220)</u>						
Individual	220	1	0	115.89	126.78	355.40
Medicare	220	1	1	70.03	80.92	309.54
Family	220	4	0	388.38	415.44	922.92
1 Medicare	220	4	1	342.52	369.58	877.06
2 Medicares	220	4	2	296.66	323.72	831.20
<u>Empire BlueCross BlueShield HMO - Upstate (280)</u>						
Individual	280	1	0	42.40	53.78	292.74
Medicare	280	1	1	(3.46)	7.92	246.88
Family	280	4	0	189.93	218.42	752.43
1 Medicare	280	4	1	144.07	172.56	706.57
2 Medicares	280	4	2	98.21	126.70	660.71
<u>Empire BlueCross BlueShield HMO - Downstate (290)</u>						
Individual	290	1	0	123.30	134.96	379.90
Medicare	290	1	1	77.44	89.10	334.04
Family	290	4	0	403.03	432.25	980.07
1 Medicare	290	4	1	357.17	386.39	934.21
2 Medicares	290	4	2	311.31	340.53	888.35
<u>Capital District PHP - Central (300)</u>						
Individual	300	1	0	57.28	67.21	275.87
Medicare	300	1	1	11.42	21.35	230.01
Family	300	4	0	194.59	219.12	679.52
1 Medicare	300	4	1	148.73	173.26	633.66
2 Medicares	300	4	2	102.87	127.40	587.80
<u>Capital District PHP - W. Hudson Valley (310)</u>						
Individual	310	1	0	62.06	71.94	279.40
Medicare	310	1	1	16.20	26.08	233.54
Family	310	4	0	206.22	230.61	688.36
1 Medicare	310	4	1	160.36	184.75	642.50
2 Medicares	310	4	2	114.50	138.89	596.64
<u>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</u>						
Individual	320	1	0	112.85	124.43	367.67
Medicare	320	1	1	66.99	78.57	321.81
Family	320	4	0	372.95	401.97	945.83
1 Medicare	320	4	1	327.09	356.11	899.97
2 Medicares	320	4	2	281.23	310.25	854.11
<u>MVP Health Care, Inc. - Central Region (330)</u>						
Individual	330	1	0	50.28	59.97	263.56
Medicare	330	1	1	4.42	14.11	217.70
Family	330	4	0	175.68	199.61	648.73
1 Medicare	330	4	1	129.82	153.75	602.87
2 Medicares	330	4	2	83.96	107.89	557.01
<u>MVP Health Care, Inc. - Mid-Hudson (340)</u>						
Individual	340	1	0	55.00	64.70	268.46
Medicare	340	1	1	9.14	18.84	222.60
Family	340	4	0	187.17	211.12	660.59
1 Medicare	340	4	1	141.31	165.26	614.73
2 Medicares	340	4	2	95.45	119.40	568.87
<u>GHI HMO - HV & Ulster Regions (350)</u>						
Individual	350	1	0	142.13	153.02	381.64
Medicare	350	1	1	96.27	107.16	335.78
Family	350	4	0	466.55	493.61	1,001.10
1 Medicare	350	4	1	420.69	447.75	955.24
2 Medicares	350	4	2	374.83	401.89	909.38
<u>MVP HMO - North Region (360)</u>						
Individual	350	1	0	90.99	100.87	308.36
Medicare	350	1	1	45.13	55.01	262.50
Family	350	4	0	278.57	302.96	760.76
1 Medicare	350	4	1	232.71	257.10	714.90
2 Medicares	350	4	2	186.85	211.24	669.04

**Contribution Rate Change Retroactive Adjustment for Administrative Payroll NYSCOPBA-LE Enrollees Premium Rate Change
NYS Health Insurance Program Biweekly Rates**

Administrative Paycheck June 20, 2012 - Employees subject to Lag Payroll
Administrative Paycheck June 6, 2012 - Employees not subject to Lag Payroll

***Medicare : 45.86**

				Schedule I Ratified - NYSCOPBA Represented Enrollees in Law Enforcement Titles <u>Benefit Programs:</u> A48, A64		
				Employee <SG-9	Employee SG-10+	Full Share LWOP
	O P T	C O V	M E D			
<u>Empire Plan</u>						
Individual	001	1	0	33.68	44.90	274.39
Medicare	001	1	1	(12.18)	(0.96)	228.53
Family	001	4	0	135.28	161.55	643.08
1 Medicare	001	4	1	89.42	115.69	597.22
2 Medicares	001	4	2	43.56	69.83	551.36
<u>HIP (050)</u>						
Individual	050	1	0	59.03	69.74	294.65
Medicare	050	1	1	13.17	23.88	248.79
Family	050	4	0	191.68	217.98	711.70
1 Medicare	050	4	1	145.82	172.12	665.84
2 Medicares	050	4	2	99.96	126.26	619.98
<u>MVP Health Care, Inc. -Rochester (058)</u>						
Individual	058	1	0	26.08	34.78	217.35
Medicare	058	1	1	(19.78)	(11.08)	171.49
Family	058	4	0	111.20	132.51	532.60
1 Medicare	058	4	1	65.34	86.65	486.74
2 Medicares	058	4	2	19.48	40.79	440.88
<u>Independent Health - Western NY (059)</u>						
Individual	059	1	0	42.77	53.19	271.94
Medicare	059	1	1	(3.09)	7.33	226.08
Family	059	4	0	160.56	186.25	668.35
1 Medicare	059	4	1	114.70	140.39	622.49
2 Medicares	059	4	2	68.84	94.53	576.63
<u>MVP Health Care, Inc. - East Region (060)</u>						
Individual	060	1	0	28.35	37.80	236.25
Medicare	060	1	1	(17.51)	(8.06)	190.39
Family	060	4	0	121.05	144.24	579.59
1 Medicare	060	4	1	75.19	98.38	533.73
2 Medicares	060	4	2	29.33	52.52	487.87
<u>Capital District PHP - Capital (063)</u>						
Individual	063	1	0	28.38	37.84	236.50
Medicare	063	1	1	(17.48)	(8.02)	190.64
Family	063	4	0	121.21	144.42	580.31
1 Medicare	063	4	1	75.35	98.56	534.45
2 Medicares	063	4	2	29.49	52.70	488.59
<u>Blue Choice (066)</u>						
Individual	066	1	0	25.69	34.25	214.05
Medicare	066	1	1	(20.17)	(11.61)	168.19
Family	066	4	0	111.08	132.29	530.30
1 Medicare	066	4	1	65.22	86.43	484.44
2 Medicares	066	4	2	19.36	40.57	438.58
<u>Community Blue (067)</u>						
Individual	067	1	0	32.20	42.94	268.35
Medicare	067	1	1	(13.66)	(2.92)	222.49
Family	067	4	0	162.76	190.05	701.35
1 Medicare	067	4	1	116.90	144.19	655.49
2 Medicares	067	4	2	71.04	98.33	609.63
<u>HMO Blue - CNY (072)</u>						
Individual	072	1	0	82.16	92.33	305.65
Medicare	072	1	1	36.30	46.47	259.79
Family	072	4	0	254.15	278.97	744.83
1 Medicare	072	4	1	208.29	233.11	698.97
2 Medicares	072	4	2	162.43	187.25	653.11
<u>HMO Blue - Utica/Watertown (160)</u>						
Individual	160	1	0	93.88	103.93	314.79
Medicare	160	1	1	48.02	58.07	268.93
Family	160	4	0	312.02	336.77	801.07
1 Medicare	160	4	1	266.16	290.91	755.21
2 Medicares	160	4	2	220.30	245.05	709.35
<u>Aetna (210)</u>						
Individual	210	1	0	122.95	133.78	361.27
Medicare	210	1	1	77.09	87.92	315.41
Family	210	4	0	503.61	529.59	1,018.39
1 Medicare	210	4	1	457.75	483.73	972.53
2 Medicares	210	4	2	411.89	437.87	926.67

**Contribution Rate Change Retroactive Adjustment for Administrative Payroll NYSCOPBA-LE Enrollees Premium Rate Change
NYS Health Insurance Program Biweekly Rates**

Administrative Paycheck June 20, 2012 - Employees subject to Lag Payroll
Administrative Paycheck June 6, 2012 - Employees not subject to Lag Payroll

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				Schedule I Ratified - NYSCOPBA Represented Enrollees in Law Enforcement Titles <u>Benefit Programs:</u> A48, A64		
				Employee <SG-9	Employee SG-10+	Full Share LWOP
O P T	C O V	M E D				
<u>GHI HMO Albany Region (220)</u>						
Individual	220	1	0	113.39	124.43	356.02
Medicare	220	1	1	67.53	78.57	310.16
Family	220	4	0	383.03	410.41	923.82
1 Medicare	220	4	1	337.17	364.55	877.96
2 Medicares	220	4	2	291.31	318.69	832.10
<u>Empire BlueCross BlueShield HMO - Upstate (280)</u>						
Individual	280	1	0	39.90	51.43	293.36
Medicare	280	1	1	(5.96)	5.57	247.50
Family	280	4	0	184.58	213.39	753.33
1 Medicare	280	4	1	138.72	167.53	707.47
2 Medicares	280	4	2	92.86	121.67	661.61
<u>Empire BlueCross BlueShield HMO - Downstate (290)</u>						
Individual	290	1	0	120.80	132.61	380.52
Medicare	290	1	1	74.94	86.75	334.66
Family	290	4	0	397.68	427.22	980.97
1 Medicare	290	4	1	351.82	381.36	935.11
2 Medicares	290	4	2	305.96	335.50	889.25
<u>Capital District PHP - Central (300)</u>						
Individual	300	1	0	54.78	64.86	276.49
Medicare	300	1	1	8.92	19.00	230.63
Family	300	4	0	189.24	214.09	680.42
1 Medicare	300	4	1	143.38	168.23	634.56
2 Medicares	300	4	2	97.52	122.37	588.70
<u>Capital District PHP - W. Hudson Valley (310)</u>						
Individual	310	1	0	59.56	69.59	280.02
Medicare	310	1	1	13.70	23.73	234.16
Family	310	4	0	200.87	225.58	689.26
1 Medicare	310	4	1	155.01	179.72	643.40
2 Medicares	310	4	2	109.15	133.86	597.54
<u>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</u>						
Individual	320	1	0	110.35	122.08	368.29
Medicare	320	1	1	64.49	76.22	322.43
Family	320	4	0	367.60	396.94	946.73
1 Medicare	320	4	1	321.74	351.08	900.87
2 Medicares	320	4	2	275.88	305.22	855.01
<u>MVP Health Care, Inc. - Central Region (330)</u>						
Individual	330	1	0	47.78	57.62	264.18
Medicare	330	1	1	1.92	11.76	218.32
Family	330	4	0	170.33	194.58	649.63
1 Medicare	330	4	1	124.47	148.72	603.77
2 Medicares	330	4	2	78.61	102.86	557.91
<u>MVP Health Care, Inc. - Mid-Hudson (340)</u>						
Individual	340	1	0	52.50	62.35	269.08
Medicare	340	1	1	6.64	16.49	223.22
Family	340	4	0	181.82	206.09	661.49
1 Medicare	340	4	1	135.96	160.23	615.63
2 Medicares	340	4	2	90.10	114.37	569.77
<u>GHI HMO - HV & Ulster Regions (350)</u>						
Individual	350	1	0	139.63	150.67	382.26
Medicare	350	1	1	93.77	104.81	336.40
Family	350	4	0	461.20	488.58	1,002.00
1 Medicare	350	4	1	415.34	442.72	956.14
2 Medicares	350	4	2	369.48	396.86	910.28
<u>MVP HMO - North Region (360)</u>						
Individual	350	1	0	88.49	98.52	308.98
Medicare	350	1	1	42.63	52.66	263.12
Family	350	4	0	273.22	297.93	761.66
1 Medicare	350	4	1	227.36	252.07	715.80
2 Medicares	350	4	2	181.50	206.21	669.94