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NY12-23

**TO:** New York State Health Benefits Administrators of Enrollees represented by Council 82

**FROM:** Employee Benefits Division

**SUBJECT:** NYSHIP Contribution Rate Changes Effective October 1, 2011 and September 1, 2012, Special Option Transfer Period for Enrollees represented by Council 82

**DATE:** June 28, 2012

As the result of the collective bargaining agreement ratified on May 3, 2012, the New York State Health Insurance Program (NYSHIP) premium contribution sharing arrangement for enrollees represented by Council 82 is changing retroactive to October 1, 2011. A Special Option Transfer Period will be made available to these employees as a result of premium contribution changes.

Since all affected employees are in positions SG-10 or higher, the State's contribution will be 84% of the cost of enrollee 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 will 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 August 23, 2012 for affected employees on the Institution payroll and August 29, 2012 for affected employees on the Administration 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 Council 82. 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 represented by Council 82 retroactive special adjustment differential amounts posted on HBA Online during the Special Option Transfer period for this group. The enrollees represented by Council 82 retroactive special adjustment differential amounts are calculated on a pay period basis, with adjustments made for 23 or 24 payroll periods across 2011 and 2012, depending on the employee's payroll cycle.

For Council 82 positions on the Administration payroll this will include the last seven payroll periods for 2011 coverage and the first 17 payroll periods for 2012 coverage. For Council 82 positions on the Institution payroll this will include the last six payroll periods for 2011 coverage and the first 17 payroll periods for 2012 coverage.

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

- Enrollees in positions represented by Council 82
  - Active Employee Share for Individual and Family Coverage
  - Full Share (Net Leave Without Pay) for Individual and Family Coverage

### **Special Option Transfer Period (July 2 – July 31)**

As a result of these changes, there will be a Special Option Transfer Period during the month of July. The Special Option Transfer Period will be July 2, 2012 through July 31, 2012 and is available to enrollees in positions represented by Council 82 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 September 1, 2012* for employees represented by Council 82. This flyer shows the enrollee contribution rates that will be in effect retroactive to October 1, 2011 and explains the Special Option Transfer Period. This chart is available on **HBA Online under Health Plan Choices > Rates and Option Transfer Information.**

Please call the HBA Help Line if you have any questions about whether an enrollee's requested option change is permissible.

Enrollees who are considering changing their health insurance plan should be encouraged to carefully review the 2012 NYSHIP *Choices* booklet, the June 2012 *Empire Plan Report* and the June 2012 *HMO Report* that describes benefit changes, and the *NYSHIP Rate Changes Effective September 1, 2012* flyer for enrollees positions represented by Council 82. The latter three publications will be mailed to enrollee homes in late June and early July. 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 July 31, 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 positions represented by Council 82 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 positions represented by Council 82 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 positions represented by Council 82, there are 9 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 August 23 and for employees on the Administration payroll, it will begin with the paycheck of August 29.

### **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:

- August 23, 2012 for Institution payroll employees
- August 29, 2012 for Administration payroll employees

The PLN/CHG transaction will be available on NYBEAS between August 1 and August 31. 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.

<b>Payroll</b>	<b>Paycheck</b>	<b>Transaction Effective Date</b>	<b>Keying Window</b>	<b>To avoid retroactivity key by</b>
Inst Lag	8/23/2012	8/23/2012	8/1/2012 – 8/31/2012	8/7/2012
Admin Lag	8/29/2012	8/30/2012	8/1/2012 – 8/31/2012	8/14/2012

Please note that any option change transactions processed by Health Benefits Administrators after the retroactively cutoff dates will not be reflected in the August 23 or August 30, 2012 paychecks for Institution or Administration payroll employees, respectively.

### **Attachment**

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

Institution Paycheck August 23, 2012 - Employees subject to Lag Payroll  
Administrative Paycheck August 29, 2012 - Employees subject to Lag Payroll

**\*Medicare : 45.86**

				Schedule I Ratified - C82 Represented Employees <b>Benefit Programs:</b> A25, A50	
	<b>O P T</b>	<b>C O V</b>	<b>M E D</b>	Employee SG-10+	Full Share LWOP
<b><u>Empire Plan</u></b>					
Individual	001	1	0	43.69	273.05
Medicare	001	1	1	(2.17)	227.19
Family	001	4	0	157.70	640.83
1 Medicare	001	4	1	111.84	594.97
2 Medicares	001	4	2	65.98	549.11
<b><u>HIP (050)</u></b>					
Individual	050	1	0	72.09	294.03
Medicare	050	1	1	26.23	248.17
Family	050	4	0	223.01	710.80
1 Medicare	050	4	1	177.15	664.94
2 Medicares	050	4	2	131.29	619.08
<b><u>MVP Health Care, Inc. -Rochester (058)</u></b>					
Individual	058	1	0	34.68	216.73
Medicare	058	1	1	(11.18)	170.87
Family	058	4	0	132.32	531.70
1 Medicare	058	4	1	86.46	485.84
2 Medicares	058	4	2	40.60	439.98
<b><u>Independent Health - Western NY (059)</u></b>					
Individual	059	1	0	55.54	271.32
Medicare	059	1	1	9.68	225.46
Family	059	4	0	191.28	667.45
1 Medicare	059	4	1	145.42	621.59
2 Medicares	059	4	2	99.56	575.73
<b><u>MVP Health Care, Inc. - East Region (060)</u></b>					
Individual	060	1	0	37.70	235.63
Medicare	060	1	1	(8.16)	189.77
Family	060	4	0	144.05	578.69
1 Medicare	060	4	1	98.19	532.83
2 Medicares	060	4	2	52.33	486.97
<b><u>Capital District PHP - Capital (063)</u></b>					
Individual	063	1	0	37.74	235.88
Medicare	063	1	1	(8.12)	190.02
Family	063	4	0	144.23	579.41
1 Medicare	063	4	1	98.37	533.55
2 Medicares	063	4	2	52.51	487.69
<b><u>Blue Choice (066)</u></b>					
Individual	066	1	0	34.15	213.43
Medicare	066	1	1	(11.71)	167.57
Family	066	4	0	132.10	529.40
1 Medicare	066	4	1	86.24	483.54
2 Medicares	066	4	2	40.38	437.68
<b><u>Community Blue (067)</u></b>					
Individual	067	1	0	42.84	267.73
Medicare	067	1	1	(3.02)	221.87
Family	067	4	0	195.08	700.41
1 Medicare	067	4	1	149.22	654.55
2 Medicares	067	4	2	103.36	608.69
<b><u>HMO Blue - CNY (072)</u></b>					
Individual	072	1	0	94.68	305.03
Medicare	072	1	1	48.82	259.17
Family	072	4	0	284.00	743.93
1 Medicare	072	4	1	238.14	698.07
2 Medicares	072	4	2	192.28	652.21
<b><u>HMO Blue - Utica/Watertown (160)</u></b>					
Individual	160	1	0	106.28	314.17
Medicare	160	1	1	60.42	268.31
Family	160	4	0	341.80	800.17
1 Medicare	160	4	1	295.94	754.31
2 Medicares	160	4	2	250.08	708.45
<b><u>Aetna (210)</u></b>					
Individual	210	1	0	136.13	360.65
Medicare	210	1	1	90.27	314.79
Family	210	4	0	534.62	1,017.49
1 Medicare	210	4	1	488.76	971.63
2 Medicares	210	4	2	442.90	925.77

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				Employee SG-10+	Full Share LWOP
O P T	C O V	M E D			
<b><u>GHI HMO Albany Region (220)</u></b>					
Individual	220	1	0	126.78	355.40
Medicare	220	1	1	80.92	309.54
Family	220	4	0	415.44	922.92
1 Medicare	220	4	1	369.58	877.06
2 Medicares	220	4	2	323.72	831.20
<b><u>Empire BlueCross BlueShield HMO - Upstate (280)</u></b>					
Individual	280	1	0	53.78	292.74
Medicare	280	1	1	7.92	246.88
Family	280	4	0	218.42	752.43
1 Medicare	280	4	1	172.56	706.57
2 Medicares	280	4	2	126.70	660.71
<b><u>Empire BlueCross BlueShield HMO - Downstate (290)</u></b>					
Individual	290	1	0	134.96	379.90
Medicare	290	1	1	89.10	334.04
Family	290	4	0	432.25	980.07
1 Medicare	290	4	1	386.39	934.21
2 Medicares	290	4	2	340.53	888.35
<b><u>Capital District PHP - Central (300)</u></b>					
Individual	300	1	0	67.21	275.87
Medicare	300	1	1	21.35	230.01
Family	300	4	0	219.12	679.52
1 Medicare	300	4	1	173.26	633.66
2 Medicares	300	4	2	127.40	587.80
<b><u>Capital District PHP - W. Hudson Valley (310)</u></b>					
Individual	310	1	0	71.94	279.40
Medicare	310	1	1	26.08	233.54
Family	310	4	0	230.61	688.36
1 Medicare	310	4	1	184.75	642.50
2 Medicares	310	4	2	138.89	596.64
<b><u>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</u></b>					
Individual	320	1	0	124.43	367.67
Medicare	320	1	1	78.57	321.81
Family	320	4	0	401.97	945.83
1 Medicare	320	4	1	356.11	899.97
2 Medicares	320	4	2	310.25	854.11
<b><u>MVP Health Care, Inc. - Central Region (330)</u></b>					
Individual	330	1	0	59.97	263.56
Medicare	330	1	1	14.11	217.70
Family	330	4	0	199.61	648.73
1 Medicare	330	4	1	153.75	602.87
2 Medicares	330	4	2	107.89	557.01
<b><u>MVP Health Care, Inc. - Mid-Hudson (340)</u></b>					
Individual	340	1	0	64.70	268.46
Medicare	340	1	1	18.84	222.60
Family	340	4	0	211.12	660.59
1 Medicare	340	4	1	165.26	614.73
2 Medicares	340	4	2	119.40	568.87
<b><u>GHI HMO - HV &amp; Ulster Regions (350)</u></b>					
Individual	350	1	0	153.02	381.64
Medicare	350	1	1	107.16	335.78
Family	350	4	0	493.61	1,001.10
1 Medicare	350	4	1	447.75	955.24
2 Medicares	350	4	2	401.89	909.38
<b><u>MVP HMO - North Region (360)</u></b>					
Individual	350	1	0	100.87	308.36
Medicare	350	1	1	55.01	262.50
Family	350	4	0	302.96	760.76
1 Medicare	350	4	1	257.10	714.90
2 Medicares	350	4	2	211.24	669.04