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NY12-32

TO: New York State Health Benefits Administrators of Employees in Correction
Titles positions represented by NYSCOPBA

FROM: Employee Benefits Division

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

DATE: August 29, 2012

As a result of the collective bargaining agreement ratified on July 23, 2012, the New York State Health Insurance Program (NYSHIP) premium contribution is changing retroactive to October 1, 2011 for employees in Correction Titles represented by NYSCOPBA. A Special Option Transfer Period will be held from September 1 through September 30 as a result of these 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 October 4, 2012 for affected employees on the Institution payroll and October 10, 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 NYSCOPBA employees in Corrections Titles positions. To assist enrollees in calculating the biweekly retroactive health insurance adjustment amounts please visit **HBA Online** under **Health Plan Choices > Rates and Option Transfer Information** and select **Retroactive Health Insurance Special Adjustments**.

The attached rate charts reflect NYSHIP rates for the affected employees for the remainder of 2012. To calculate the impact of the differential on affected employees' paychecks please locate **Retroactive Health Insurance Special Adjustment** for NYSCOPBA employees in Correction Titles on HBA Online during the Special Option Transfer period for this group. There are 26 Institution payroll periods and 27 Administration payroll periods impacted by the retroactive

health insurance special adjustment. For Institution payroll employees, there are 6 payroll deductions pertaining to the 2011 coverage and 20 payroll deductions for 2012 coverage. For Administration payroll employees, there are 7 payroll deductions pertaining to the 2011 coverage and 20 payroll deductions for the 2012 coverage.

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

The attached NYSHIP rate charts are categorized as follows:

- Employees represented by NYSCOPBA in Correction Titles allocated or equated to Salary Grade 9 or Below
 - Active Employee Share for Individual and Family Coverage
 - Full Share (Net Leave Without Pay) for Individual and Family Coverage
- Employees represented by NYSCOPBA in Correction Titles allocated or equated to 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 (September 1 – September 30)

As a result of these changes, there will be a Special Option Transfer Period from September 1, 2012 through September 30, 2012 and is available to employees represented by NYSCOPBA in Correction Titles, regardless of their participation in the Pre-Tax Contribution Program (PTCP), as permitted under PTCP rules. To assist affected employees in making a decision about changing options, please refer to *NYSHIP Rate Changes Effective October 1, 2012* for Employees in NYSCOPBA Correction Titles which 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 the HBA Help Line 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 August 2012 *Empire Plan Report* and the August 2012 *HMO Report* that describes benefit changes, and the *NYSHIP Rate Changes Effective October 1, 2012* flyer. The latter three publications will be mailed to enrollee homes in late August. 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 September 30, 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.

Updated Life Expectancy Table

As part of these changes, effective October 1, 2012, the Actuarial Table of Life Expectancy for employees represented by NYSCOPBA in Correction Titles has been updated to reflect that these employees have a shorter life expectancy and require a unique table. The Actuarial Table of Life Expectancy is used to calculate the value of unused sick leave credits which can be applied to health insurance premium payments in retirement.

Opt-out Program for 2012

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

The Opt-out incentive amount will be credited to employee's bi-weekly paychecks 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 employees represented by NYSCOPBA in Correction Titles, there are 6 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 October 4. For employees on the Administration payroll, this will begin with the paycheck of October 10.

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:

- October 4, 2012 for Institution payroll employees
- October 11, 2012 for Administration payroll employees

The PLN/CHG transaction will be available on NYBEAS between August 30 and October 5. 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	10/4/2012	10/4/2012	8/30/2012 – 10/5/2012	9/18/2012
Admin Lag	10/10/2012	10/11/2012	8/30/2012 – 10/5/2012	9/25/2012

Please note that any option change transactions processed by health benefits administrators after the retroactivity cutoff dates will NOT be reflected in the October 4, 2012 or October 10, 2012 paychecks for Institution or Administration payroll employees, respectively.

Attachment

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

Institution Paycheck October 4, 2012 - Employees subject to Lag Payroll
Administrative Paycheck October 10, 2012 - Employees subject to Lag Payroll

***Medicare : 45.86**

			Schedule I NYSCOPBA Represented Employees in Corrections Titles Benefit Programs: A04, C04		
	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

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				Employee <SG-9	Employee SG-10+	Full Share LWOP
O	C	M				
P	O	E				
T	V	D				
<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