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NY13-24
PE13-20
PA13-15
PAEX13-17

MEMORANDUM

TO: New York State Health Benefits Administrators;
Participating Employer Health Benefits Administrators;
Participating Agency Health Benefits Administrators
with The Empire Plan or The Excelsior Plan

FROM: Employee Benefits Division

SUBJECT: 2014 Empire Plan Combined Annual Deductible and Coinsurance Maximum
Amounts for Non-Network Services

DATE: November 7, 2013

Attached is a chart showing the combined annual deductible and coinsurance maximum amounts for non-network services under The Empire Plan's Hospital, Medical/Surgical and Mental Health and Substance Abuse Programs*, effective January 1, 2014.

Please distribute or post this chart within your agency. You may also 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.

Participating Agencies with The Excelsior Plan: Please note the changes to the annual deductible and coinsurance maximum amounts. See memo PAEX 13-16 for more information about The Excelsior Plan Benefit changes for 2014.

** Each deductible and maximum coinsurance amount is combined among the Hospital Program (coinsurance only), Home Care Advocacy Program (deductible only), Medical/Surgical Program and Mental Health and Substance Abuse Program. Please note: There is a separate deductible for non-network services in the Managed Physical Medicine Program.*

Please post until March 1, 2014

2014 Empire Plan Combined Annual Deductible and Coinsurance Maximum Amounts for Non-Network Services*

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)
Executive Branch Employee Groups		
APSU	\$1,000	\$3,000
Council 82	\$1,000	\$3,000
CSEA	\$1,000/\$500**	\$3,000/\$1,500**
DC-37	\$329 <i>CPI</i> ***	\$705 <i>CPI</i> ***/\$300****
M/C	\$1,000/\$500**	\$3,000/\$1,500**
NYSCOPBA	\$1,000/\$500**	\$3,000/\$1,500**
PEF	\$1,000/\$500**	\$3,000/\$1,500**
PBA - Troopers & Supervisors	\$426 <i>CPI</i> ***	\$939 <i>CPI</i> ***
PIA	\$426 <i>CPI</i> ***	\$939 <i>CPI</i> ***
UUP	\$1,000/\$500**	\$3,000/\$1,500**
Other Employee Groups		
Legislature	\$1,000/\$500**	\$3,000/\$1,500**
Participating Agencies - Empire Plan	\$1,000	\$3,000
Participating Agencies - Excelsior Plan	\$1,250	\$4,000
Participating Employers	\$1,000	\$3,000
Retirees, Vesteas, Dependent Survivors and Preferred List	\$1,000	\$3,000
Unified Court System Employees	\$1,000/\$500**	\$3,000/\$1,500**

* Each deductible and maximum coinsurance amount is combined among the Hospital Program (coinsurance only), Home Care Advocacy Program (deductible only), Medical/Surgical Program and Mental Health and Substance Abuse Program. Please note: There is a separate deductible for non-network services in the Managed Physical Medicine Program.

** The annual deductible for calendar year 2014 will be reduced to \$500 and the coinsurance maximum will be reduced to \$1,500 for CSEA, M/C; Legislature, NYSCOPBA, PEF, UUP and employees of the Unified Court System in (or equated to) Salary Grade 6 or below on January 1, 2014. This reduction is not available to Judges and Justices.

*** These changes reflect the 2.2% 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, 2012 through June 30, 2013.

**** The coinsurance maximum for calendar year 2014 will be reduced to \$300 for DC-37 employees in (or equated to) Salary Grade 6 or below on January 1, 2014.

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