



ANDREW M. CUOMO
GOVERNOR

STATE OF NEW YORK
DEPARTMENT OF CIVIL SERVICE
ALBANY, NEW YORK 12239
www.cs.ny.gov

JERRY BOONE
COMMISSIONER

NY14-31
PE14-28

MEMORANDUM

TO: Health Benefits Administrators of New York State and Participating Employers
FROM: Employee Benefits Division
SUBJECT: Empire Plan Annual Maximum Out-of-Pocket, Deductible and Coinsurance Maximum Amounts for 2015
DATE: October 23, 2014

The Empire Plan has annual maximum out-of-pocket limits for covered, in-network services* and combined annual deductible and coinsurance maximum amounts for non-network (Basic Medical Program) services. In 2015, the maximum out-of-pocket limits for covered, in-network services will be split between the Prescription Drug Program** and the Hospital, Medical/Surgical and Mental Health and Substance Abuse Programs, combined. The combined annual deductible and coinsurance maximum amounts for non-network (Basic Medical Program) services will be shared among the Hospital, Medical/Surgical and Mental Health and Substance Abuse Programs***.

Attached is a chart showing the annual maximum out-of-pocket, deductible and coinsurance maximum amounts for 2015 by employee group. 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.

* Does not apply to employees represented by PBA-S, PBA-T and PIA.

** Does not apply to Medicare-primary enrollees.

*** 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, 2015

2015 Empire Plan Maximum Out-of-Pocket Limits for In-Network Services*

Coverage Type	Prescription Drug Program**	Hospital, Medical/Surgical and Mental Health and Substance Abuse Programs Combined	Total
Individual Coverage	\$2,300	\$4,300	\$6,600
Family Coverage	\$4,600	\$8,600	\$13,200

* Does not apply to employees represented by PBA-S, PBA-T and PIA.

** Does not apply to Medicare-primary enrollees.

2015 Empire Plan Combined Annual Deductible and Coinsurance Maximum Amounts for Non-Network (Basic Medical Program) 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	\$1,000/\$500**	\$3,000/\$1,500**
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	\$437 CPI***	\$962 CPI***
PIA	\$437 CPI***	\$962 CPI***
UUP	\$1,000/\$500****	\$3,000/\$1,500****
Other Employee Groups		
Legislature	\$1,000/\$500**	\$3,000/\$1,500**
Participating Employers	\$1,000	\$3,000
Retirees, Vestees, 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 2015 will be reduced to \$500 and the coinsurance maximum will be reduced to \$1,500 for CSEA, DC-37, M/C; Legislature, NYSCOPBA, PEF and employees of the Unified Court System in (or equated to) Salary Grade 6 or below on January 1, 2015. This reduction is not available to Judges and Justices.

*** These changes reflect the 2.5% 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, 2013 through June 30, 2014.

**** The annual deductible for calendar year 2015 will be reduced to \$500 and the coinsurance maximum will be reduced to \$1,500 for UUP-represented employees whose annual salary is \$35,005 and below.

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