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ALBANY, NEW YORK 12239
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JERRY BOONE
COMMISSIONER

PA 14-13
PAEX 14-13

To: Participating Agency Chief Executive Officers &
Health Benefit Administrators

From: Robert W. DuBois, Director of the Employee Benefits Division

Subject: Empire Plan Quarterly Experience Report

Date: March 25, 2014

Enclosed are the Fourth Quarter Empire Plan Experience Report for 2013 and the cover letter to agency Chief Executive Officers. This report presents the projected 2013 Empire Plan experience and the projected 2015 premium rates.

Enclosures



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COMMISSIONER

March 25, 2014

Dear Chief Executive Officer:

Attached is the Empire Plan Fourth Quarter Experience Report for 2013. This report presents the projected 2013 Empire Plan experience and the projected 2015 premium rates.

For the 2013 Plan Year, the Empire Plan carriers project a net surplus of \$303.6 million, or 4.52% of premium. While this represents a decrease of \$29.4 million in the projected surplus reported by the carriers in the third quarter reports, it is an improvement of \$106.3 million from the projections reflected in the carriers' second quarter reports.

Exhibit III presents a range of the projected 2015 Empire Plan premium rates. These projections include a tentative dividend application amount of \$220 million which is \$92 million greater than the dividend credit included in the 2014 rates.

The "best estimate" projected net premium increase for 2015 is 5.2%, in aggregate, for The Empire Plan and 5.5%, in aggregate, for The Excelsior Plan. These projections are based on a number of assumptions made by the carriers and the Department of Civil Service. Historically, the actual increase in the premium has been less than the increase in premium projected in the 4th Quarter Reports

Given the ongoing fiscal challenges faced by the State and its localities, our continuing goal is to achieve 2015 NYSHIP rates that are as low as possible while promoting rate stability for the near future. The 2015 premium rate development and related proceedings will begin in September.

I hope this report is informative. If you have any questions, comments or suggestions, please don't hesitate to contact me.

Sincerely,

Robert W. DuBois, CEBS
Director
Employee Benefits Division



PARTICIPATING AGENCIES

**EMPIRE PLAN
2013 Fourth Quarter
Experience Report**

**Prepared by the State of New York
Department of Civil Service**

EMPIRE PLAN EXPERIENCE REPORT

FOURTH QUARTER

Produced for

PARTICIPATING AGENCIES IN THE

NEW YORK STATE

HEALTH INSURANCE PROGRAM

by

The Employee Benefits Division

New York State Department of Civil Service

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EXHIBITS

- I.** Projected 2013 Empire Plan Experience as of 12/31/2013
- II.** Projected 2013 Empire Plan Experience as of 9/30/2013
- III.** Projected 2015 PA Premium Rates
- IV.** Empire Plan PA 5-Tier Group Rates (2006-2015)
- V.** Empire Plan PA 2-Tier Group Rates (2006-2015)

NYSHIP News Pages 1-2

**NEW YORK STATE HEALTH INSURANCE PROGRAM
PARTICIPATING AGENCY GROUP
EMPIRE PLAN EXPERIENCE REPORT
FOURTH QUARTER REPORT**

PROJECTED 2013 EMPIRE PLAN EXPERIENCE

The Empire Plan carriers project an aggregate surplus of \$303.6 million (4.52% of premium) for 2013, as presented in Exhibit I. For comparison purposes, the Empire Plan carriers' projected 2013 experience based on claims paid through September 2013 are presented in Exhibit II. The following chart presents the percentage of the projected incurred claims actually paid, as well as the most recent projected 2013 trend as compared to the trend assumed during the 2013 premium rate development:

	<u>% of Paid Claims to Projected Incurred Claims</u>		<u>Projected 2013 Trend</u>	
	<u>2012</u>	<u>2013</u>	<u>At Renewal</u>	<u>At 2013 4th Quarter</u>
Blue Cross Hospital	99.7%	87.9%	8.7%	6.5%
UHC Medical	99.9%	91.8%	9.0%	4.7%
UHC MHSA	99.8%	85.2%	8.0%	4.7%
UHC Rx	100.0%	96.8%	4.3%	5.5%

As a result of negotiations with the State, the carriers agreed to remove the margin from the 2013 premium rates. Additionally, based on the amount of the projected 2012 dividend and our concern about continued underlying carrier conservatism, the State requested additional premium reductions totaling \$142.3 million from the 2013 premium rates. In return for the reductions in the carrier premium requests, retrospective premium agreements totaling \$403.7 million were necessary. The projected 2013 surplus by each carrier as compared to the margin level and premium reductions factored in the 2013 premium are as follows:

	<u>Margin</u>	<u>Premium Adjustments</u>	<u>Projected 2013 Dividend/(Loss)</u>	<u>Experience Change</u>
Blue Cross Hospital	\$0	(\$60.0)	\$39.4	\$99.4
UHC Medical	\$0	(\$70.0)	\$190.9	\$260.9
UHC MHSA	\$0	(\$2.3)	\$16.0	\$18.3
UHC Rx	\$0	(\$10.0)	\$57.3	\$67.3
Total	\$0	(\$142.3)	\$303.6	\$445.9

In millions

The overall 2013 experience is projected to improve by \$445.9 million from the carrier projections made at the time the premium was developed. The primary causes for the substantial improvement in the projected experience is attributable to the decrease in the projected 2013 claim base and the reduction in the 2013 trend estimates as anticipated by the State and its benefit consultant. Other contributing factors include an increase in anticipated pharma revenue receipts and Employer Group Waiver Plan (EGWP) subsidies from the implementation of the Empire Plan Medicare Rx plan in 2013 and \$80 million in premium tax savings associated with the conversion of the Medical Program contract to a self-insured arrangement effective January 1, 2013.

2015 PROJECTED PREMIUM RATES

Similar to 2014, development of the 2015 premium rates will again be challenging as a result of the Empire Plan becoming fully self-funded effective January 1, 2014. For all four Empire Plan contracts, “premium equivalent rates” will be developed by the Department with assistance from the Department’s benefit consultant and the contractors administering the Plan’s programs. The projected 2015 increase in net premium as presented in Exhibit III, is 5.2% and 5.5% for the Empire Plan and the Excelsior Plan, respectively. The underlying assumptions/factors contributing to this increase include:

- A 2014 premium that is expected to result in a marginal dividend.
- 2015 projected trend of 6.0%.
- Transitional Reinsurance Fee mandated by the Affordable Care Act is projected to decrease from \$54 million in 2014 to \$38 million in 2015.
- An increased application of federal and manufacturer subsidies received under the Employer Group Waiver Plan.

While \$460.0 million in dividend is anticipated to be available on December 31, 2014, the projected 2015 premium rates include the tentative use of \$220.0 million in dividend or \$92 million greater than the dividend credit included in the 2014 rates (\$52.8 million greater than the aggregate of the dividend credit plus the Early Retirement Reinsurance Program “ERRP” credit, included in the 2014 rates). The actual amount of dividend monies to be applied in the 2015 premium rates will be determined in September 2014 with the balance of the dividends set aside to provide stability to future year rate increases.

Exhibit IV presents The Empire Plan individual and family 5-tier billing rate history since 2006. Exhibit V presents, for illustrative purposes only, the 2-tier rate history from 2006 to 2015.

2013 PROJECTED EMPIRE PLAN EXPERIENCE AS OF 12/31/2013
In (000's)

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL				UHC MHSA				UHC DRUG	TOTAL
		Core	NY Enhancement	PA Enhancement	Combined	Core	NY Enhancement	PA Enhancement	Combined		
A Premium (1)	2,399,754	2,068,603	295,987	295,782	2,660,372	161,152	10,062	11,769	182,983	1,475,347	6,718,456
B Incurred Claims (2)	2,195,005	1,785,665	255,836	256,720	2,298,221	119,659	13,570	10,631	143,860	1,290,645	5,927,731
C Administrative Expense (3)	165,378	141,373	14,911	14,957	171,241	20,314	1,268	1,491	23,073	127,405	487,097
D Gain/(Loss) (A-B-C)	39,371	141,565	25,240	24,105	190,910	21,179	(4,776)	(353)	16,050	57,297	303,628

(1) Earned Premium - Premium which pays for coverage for the period reported (accrual basis).

(2) Incurred Claims - Represents the cost of covered services provided during the period reported by the insurance company (accrual basis).

(3) Administrative Expenses - All charges by the insurance carrier other than for the payment of claims. Includes carrier's cost to administer the program, interest charges, and other retention.

Source: Carriers 2013 4th Quarter Report

2013 PROJECTED EMPIRE PLAN EXPERIENCE AS OF 9/30/2013
In (000's)

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL				UHC MHSA				UHC DRUG	TOTAL
		Core	NY Enhancement	PA Enhancement	Combined	Core	NY Enhancement	PA Enhancement	Combined		
A Premium (1)	2,398,337	2,067,327	295,980	295,287	2,658,594	161,092	10,064	11,752	182,908	1,474,337	6,714,176
B Incurred Claims (2)	2,162,495	1,788,211	252,670	250,334	2,291,215	127,323	7,696	9,338	144,357	1,295,218	5,893,285
C Administrative Expense (3)	164,123	146,091	15,044	14,932	176,067	20,312	1,268	1,490	23,070	124,587	487,847
D Gain/(Loss) (A-B-C)	71,719	133,025	28,266	30,021	191,312	13,457	1,100	924	15,481	54,532	333,044

(1) Earned Premium - Premium which pays for coverage for the period reported (accrual basis).

(2) Incurred Claims - Represents the cost of covered services provided during the period reported by the insurance company (accrual basis).

(3) Administrative Expenses - All charges by the insurance carrier other than for the payment of claims. Includes carrier's cost to administer the program, interest charges, and other retention.

Source: Carriers 2013 3rd Quarter Report

2015 Premium Projections

Empire Plan

	Monthly Gross Premium Rates (1)			Monthly Net Premium Rates (2)		
<u>Optimistic Projections</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>
Individual Plan Prime	789.31	823.27	4.3%	771.54	795.35	3.1%
Family Plan Prime	1,752.26	1,828.43	4.3%	1,714.19	1,768.45	3.2%
Individual Mediprime	424.22	426.60	0.6%	408.77	414.61	1.4%
Family - 1 Mediprime	1,387.18	1,431.78	3.2%	1,351.42	1,387.74	2.7%
Family - 2+ Mediprime	1,022.11	1,035.13	1.3%	988.69	1,007.03	1.9%
Aggregate			3.6%			2.8%

	Monthly Gross Premium Rates (1)			Monthly Net Premium Rates (2)		
<u>Best Estimate Projections</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>
Individual Plan Prime	789.31	840.43	6.5%	771.54	812.51	5.3%
Family Plan Prime	1,752.26	1,866.27	6.5%	1,714.19	1,806.29	5.4%
Individual Mediprime	424.22	438.15	3.3%	408.77	426.16	4.3%
Family - 1 Mediprime	1,387.18	1,464.01	5.5%	1,351.42	1,419.97	5.1%
Family - 2+ Mediprime	1,022.11	1,061.72	3.9%	988.69	1,033.62	4.5%
Aggregate			5.9%			5.2%

	Monthly Gross Premium Rates (1)			Monthly Net Premium Rates (2)		
<u>Pessimistic Projections</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>
Individual Plan Prime	789.31	857.63	8.7%	771.54	829.71	7.5%
Family Plan Prime	1,752.26	1,904.19	8.7%	1,714.19	1,844.21	7.6%
Individual Mediprime	424.22	449.71	6.0%	408.77	437.72	7.1%
Family - 1 Mediprime	1,387.18	1,496.26	7.9%	1,351.42	1,452.22	7.5%
Family - 2+ Mediprime	1,022.11	1,088.33	6.5%	988.69	1,060.23	7.2%
Aggregate			8.2%			7.5%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating agency.

(3) Projected Rates

2015 Premium Projections

Excelsior Plan

	Monthly Gross Premium Rates (1)			Monthly Net Premium Rates (2)		
<u>Optimistic Projections</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>
Individual Plan Prime	694.89	729.34	5.0%	683.78	708.97	3.7%
Family Plan Prime	1,554.06	1,631.87	5.0%	1,529.87	1,587.44	3.8%
Individual Mediprime	363.35	367.32	1.1%	351.53	357.99	1.8%
Family - 1 Mediprime	1,222.51	1,269.86	3.9%	1,197.59	1,236.45	3.2%
Family - 2+ Mediprime	890.96	907.84	1.9%	865.34	885.47	2.3%
Aggregate			3.9%			3.2%

	Monthly Gross Premium Rates (1)			Monthly Net Premium Rates (2)		
<u>Best Estimate Projections</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>
Individual Plan Prime	694.89	744.11	7.1%	683.78	723.74	5.8%
Family Plan Prime	1,554.06	1,664.71	7.1%	1,529.87	1,620.28	5.9%
Individual Mediprime	363.35	377.13	3.8%	351.53	367.80	4.6%
Family - 1 Mediprime	1,222.51	1,297.71	6.2%	1,197.59	1,264.30	5.6%
Family - 2+ Mediprime	890.96	930.72	4.5%	865.34	908.35	5.0%
Aggregate			6.1%			5.5%

	Monthly Gross Premium Rates (1)			Monthly Net Premium Rates (2)		
<u>Pessimistic Projections</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>	<u>2014</u>	<u>2015 (3)</u>	<u>% Change</u>
Individual Plan Prime	694.89	758.92	9.2%	683.78	738.55	8.0%
Family Plan Prime	1,554.06	1,697.62	9.2%	1,529.87	1,653.19	8.1%
Individual Mediprime	363.35	386.93	6.5%	351.53	377.60	7.4%
Family - 1 Mediprime	1,222.51	1,325.61	8.4%	1,197.59	1,292.20	7.9%
Family - 2+ Mediprime	890.96	953.62	7.0%	865.34	931.25	7.6%
Aggregate			8.4%			7.9%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating agency.

(3) Projected Rates

EMPIRE PLAN
PA 5 TIER GROUP RATES
2006 - 2015 Monthly Rates

	Gross Rate(1)	% Change	Net Rate(2)	% Change
Individual Planprime				
2006	547.86	11.7%	529.76	10.7%
2007	600.69	9.6%	564.84	6.6%
2008	633.79	5.5%	592.38	4.9%
2009	630.73	-0.5%	598.58	1.0%
2010	660.24	4.7%	612.34	2.3%
2011	734.00	11.2%	693.92	13.3%
2012	751.55	2.4%	712.75	2.7%
2013	779.91	3.8%	767.98	7.7%
2014	789.31	1.2%	771.54	0.5%
2015 projected	840.43	6.5%	812.51	5.3%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		7.1%		7.5%
Most Recent 10 Years		5.6%		5.5%
Most Recent 5 Years		5.0%		5.9%
Family Planprime				
2006	1,164.16	12.1%	1,126.19	11.1%
2007	1,273.96	9.4%	1,198.07	6.4%
2008	1,346.27	5.7%	1,258.78	5.1%
2009	1,350.26	0.3%	1,282.17	1.9%
2010	1,431.43	6.0%	1,330.93	3.8%
2011	1,598.49	11.7%	1,513.92	13.7%
2012	1,645.31	2.9%	1,562.80	3.2%
2013	1,712.76	4.1%	1,686.56	7.9%
2014	1,752.26	2.3%	1,714.19	1.6%
2015 projected	1,866.27	6.5%	1,806.29	5.4%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		7.0%		7.4%
Most Recent 10 Years		6.1%		6.0%
Most Recent 5 Years		5.5%		6.4%
Individual Medprime				
2006	359.35	5.5%	338.88	2.1%
2007	363.02	1.0%	333.18	-1.7%
2008	397.23	9.4%	360.41	8.2%
2009	384.38	-3.2%	359.22	-0.3%
2010	400.76	4.3%	367.37	2.3%
2011	446.90	11.5%	405.64	10.4%
2012	447.66	0.2%	419.24	3.4%
2013	409.85	-8.4%	399.33	-4.7%
2014	424.22	3.5%	408.77	2.4%
2015 projected	438.15	3.3%	426.16	4.3%
Average Percent Increase				
From Inception of 5 Tier Structure (1996)		4.1%		4.7%
Most Recent 10 Years		2.7%		2.6%
Most Recent 5 Years		2.0%		3.1%

(1) Represents premiums paid to the carriers.

(2) Represents cost to a participating agency.

(3) Inception of Medprime Rate Structure

EMPIRE PLAN
PA 5 TIER GROUP RATES
2006 - 2015 Monthly Rates

	Gross Rate(1)	% Change	Net Rate(2)	% Change
Family - 1 Medprime				
2006	975.66	9.8%	935.32	7.9%
2007	1,036.30	6.2%	966.44	3.3%
2008	1,109.74	7.1%	1,026.86	6.3%
2009	1,103.90	-0.5%	1,042.81	1.6%
2010	1,171.95	6.2%	1,085.94	4.1%
2011	1,311.39	11.9%	1,225.62	12.9%
2012	1,341.42	2.3%	1,269.28	3.6%
2013	1,342.71	0.1%	1,317.93	3.8%
2014	1,387.18	3.3%	1,351.42	2.5%
2015 projected	1,464.01	5.5%	1,419.97	5.1%
<u>Average Percent Increase</u>				
From Inception of 5 Tier Structure (1996)		5.8%		6.2%
Most Recent 10 Years		5.2%		5.1%
Most Recent 5 Years		4.6%		5.6%
Family - 2 or More Medprime				
2006	787.16	6.5%	744.45	3.3%
2007	798.65	1.5%	734.81	-1.3%
2008	873.21	9.3%	794.94	8.2%
2009	857.54	-1.8%	803.45	1.1%
2010	912.48	6.4%	840.98	4.7%
2011	1,024.28	12.3%	937.31	11.5%
2012	1,037.53	1.3%	975.77	4.1%
2013	972.66	-6.3%	949.28	-2.7%
2014	1,022.11	5.1%	988.69	4.2%
2015 projected	1,061.72	3.9%	1,033.62	4.5%
<u>Average Percent Increase</u>				
From Inception of 5 Tier Structure (1996)		4.5%		5.1%
Most Recent 10 Years		3.8%		3.7%
Most Recent 5 Years		3.3%		4.3%

(1) Represents premiums paid to the carriers.

(2) Represents cost to a participating agency.

(3) Inception of Medprime Rate Structure

**EMPIRE PLAN
PA 2 TIER GROUP RATES
2006 - 2015 Monthly Rates
(For Illustrative Purposes Only)**

	Gross Rate(1)	% Change	Net Rate(2)	% Change
Individual				
2006	477.33	10.1%	459.25	8.5%
2007	511.23	7.1%	477.96	4.1%
2008	536.84	5.0%	498.88	4.4%
2009	527.09	-1.8%	497.91	-0.2%
2010	557.46	5.8%	515.75	3.6%
2011	621.78	11.5%	581.69	12.8%
2012	619.95	-0.3%	584.75	0.5%
2013	608.23	-1.9%	594.58	1.7%
2014	619.05	1.8%	602.57	1.3%
2015 projected	653.36	5.5%	632.03	4.9%
Average Percent Increase				
From Inception (1986)		6.9%		6.9%
Most Recent 10 Years		4.3%		4.2%
Most Recent 5 Years		3.3%		4.2%
Family				
2006	1,073.28	10.8%	1,034.40	9.4%
2007	1,158.16	7.9%	1,084.90	4.9%
2008	1,233.38	6.5%	1,150.41	6.0%
2009	1,230.02	-0.3%	1,165.24	1.3%
2010	1,297.06	5.5%	1,203.56	3.3%
2011	1,441.84	11.2%	1,353.97	12.5%
2012	1,478.23	2.5%	1,398.52	3.3%
2013	1,502.55	1.6%	1,471.47	5.2%
2014	1,539.35	2.4%	1,502.31	2.1%
2015 projected	1,628.63	5.8%	1,577.30	5.0%
Average Percent Increase				
From Inception (1986)		7.5%		7.5%
Most Recent 10 Years		5.4%		5.3%
Most Recent 5 Years		4.7%		5.6%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating agency.

Fourth Quarter Report – 2013

Federal Health Care Reform

Employee Benefits Division staff continues to monitor and review and monitor updates related to Federal Healthcare Reform which NYSHIP will be required to implement. We will provide updated information as specific actions are taken.

Procurement Updates

Mental Health and Substance Abuse (MHSA) Program: The Department of Civil Service (DCS) conducted an emergency procurement in December and awarded one year contract for the MHSA Program to be administered by ValueOptions effective January 1, 2014. The contract provides for an option to extend the contract for up to an additional six months. On March 14th, the DCS issued a Request for Proposal to secure the services of a qualified Offeror to administer the MHSA Program following the end of the current contract.

Prescription Drug Program: The Empire Plan Prescription Drug Program, administered by CVS/Caremark with a five year contact term, was implemented effective January 1, 2014. This implementation included the termination of medicare primary enrollees from the Employer Group Waiver Plan (EGWP) administered by Express Scripts and their reenrollment in the EGWP administered by Silverscripts, a subsidiary of CVS Caremark. While this enrollment process was successful for over 99% of members, some members experienced problems in this enrollment process requiring additional steps to be taken to maintain coverage. If a member believes they have been incorrectly terminated from their prescription drug coverage, they should call CVS Caremark.

Agency Experience Reports

Agency specific Empire Plan and Excelsior Plan financial experience reports are available from the Employee Benefits Division upon request. These reports are calendar year based and provide aggregate data broken down by Plan component – hospital, medical/surgical, mental health/substance abuse and prescription drug. To obtain a financial experience report, PAs may submit an official written request on agency letterhead indicating the calendar years for which reports are desired. The request may be directed to the Employee Benefits Division - Director's Office.

GASB 45 Assumptions Report and Census Data

The 2012 Buck Consultants report *Development of Recommended Actuarial Assumptions for New York State/SUNY GASB Valuation – Participating Agency Version* is now available online at: <http://www.cs.ny.gov/GASB/2012PARReport.pdf>.

NYSHIP will provide agency census reports upon request, for use in complying with the provisions of GASB 45. Since the data included in this report will be current at the time it is provided, it is important that an agency's NYBEAS file is up-to-date, including correctly identifying and coding retirees before requesting census data.

To request a copy of your agency's census information, please send an e-mail to: MaryEllen.Bruccleri@cs.state.ny.us and include your name, agency name & code number, mailing address, phone number and e-mail address. For additional information about GASB 45, please refer to Memos PA06-11 and PA06-18.

Prompt Payment of NYSHIP Premium

The Employee Benefits Division continues to aggressively monitor agencies that fail to submit premium payments in a timely manner. This procedure includes suspension of claims for enrollees of any agency that falls three months behind in premium. To avoid disruption of NYSHIP coverage, agencies must ensure submission of premium payments by the due date, as we must submit premium to the NYSHIP insurers on time. Agencies may wish to consider submitting payments electronically to promote timely payments.

Mailing of HBA Memos

As you may be aware, it is mandatory that all Participating Agencies have access to the New York State Benefits Eligibility and Accounting System (NYBEAS) and HBA Online. On January 27, 2012 we issued Memo PA12-02/PAEX12-02, which notified agency HBAs that we will no longer be mailing printed copies of HBA Memos. All new HBA Memos are posted to HBA Online, with a notification sent through NYBEAS. As a result, it is very important that a representative of your agency access NYBEAS and HBA Online frequently to ensure receipt of the most up-to-date information from the Employee Benefits Division. It is also very important that your agency maintain current contact information and system access permissions with the Department of Civil Service. If your agency needs to request new permissions or needs to update its current permissions, please email the ITS Enterprise Service Desk at its.sm.esd@its.ny.gov to request a copy of the Information Resource Management Form IRM-302.

Availability of Reports Electronically

The Empire Plan Experience Reports are available through the following direct link to our website: <http://www.cs.ny.gov/ebd/ebdonlinecenter/pamarket/qer.cfm>.

CEO, CFO & HBA Name and Address Changes

Agencies must notify the Employee Benefits Division of any changes in the names and/or addresses (including e-mail addresses) of agency CEOs, CFOs and/or HBAs to ensure that our mailing and contact lists are up-to-date. Any updates should be e-mailed to: Deborah.Dorazio@cs.state.ny.us.