

### 2016 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	\$2,400	\$4,450	\$6,850
Family Coverage	\$4,800	\$8,900	\$13,700

\* Does not apply to employees represented by PIA.

\*\* Does not apply to Medicare-primary enrollees.

### 2016 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)
<b>Executive Branch Employee Groups</b>		
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	\$1,000/\$500**	\$3,000/\$1,500**
PIA	\$447 CPI***	985 CPI***
UUP	\$1,000/\$500****	\$3,000/\$1,500****
<b>Other Employee Group</b>		
Legislature	\$1,000/\$500**	\$3,000/\$1,500**
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 2016 will be reduced to \$500 and the coinsurance maximum will be reduced to \$1,500 for CSEA, DC-37, M/C; Legislature, NYSCOPBA, PEF, PBA-S&T and employees of the Unified Court System in (or equated to) Salary Grade 6 or below on January 1, 2016. This reduction is not available to Judges and Justices.

\*\*\* These changes reflect the 2.4% 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, 2014 through June 30, 2015.

\*\*\*\* The annual deductible for calendar year 2016 will be reduced to \$500 and the coinsurance maximum will be reduced to \$1,500 for UUP-represented employees whose annual salary is \$35,705 and below.

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