



## Department of Civil Service

ANDREW M. CUOMO  
Governor

**NY15-33**  
**PE15-26**

TO: Agency Health Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: The Empire Plan Annual Maximum Out-of-Pocket, Deductible and  
Coinsurance Amounts for 2016

DATE: November 30, 2015

The Empire Plan has annual maximum out-of-pocket limits for covered, in-network services/supplies\* and combined annual deductible and coinsurance maximum amounts for non-network (Basic Medical Program) services. In 2016, the maximum out-of-pocket limits for covered, in-network services/supplies 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 2016 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.

### Attachment

\* Does not apply to employees represented by 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.