



Department of Civil Service

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Governor

PA15-22

TO: Health Benefits Administrators of Participating Agencies
with The Empire Plan

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. Please distribute or post this chart within your office.

Attachment

* 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.