



**Department of  
Civil Service**

**ANDREW M. CUOMO**  
Governor

**PAEX15-20**

**TO:** Health Benefits Administrators of Participating Agencies  
with The Excelsior Plan

**FROM:** Employee Benefits Division

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

**DATE:** November 30, 2015

The Excelsior 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 Medical/Surgical, Home Care Advocacy Program (deductible only) and outpatient expenses for the Mental Health and Substance Abuse Program.

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