

## New York State Health Insurance Program

# Rates and Deadlines for 2004

### Option Transfer Information for New York State Agency Employees, the Legislature and the Unified Court System

#### Choose your health insurance option for 2004 by December 12, 2003

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2004. The New York State Health Insurance Program (NYSHIP) offers you the choice of the Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where you live or work.

Except under very defined circumstances, you cannot change plans outside the annual Option Transfer Period, which ends December 12, 2003.

To change your health insurance plan during the Option Transfer Period, see your agency Health Benefits Administrator as soon as possible. Ask for the Health Insurance Transaction Form PS-404. If you are enrolling in an HMO or changing to another HMO, also ask for an HMO enrollment form. Return the completed form(s) to your agency Health Benefits Administrator by December 12, 2003.

**No action is required if you wish to keep your current health insurance option and still qualify for that plan (see top of page 2).**

#### Choices explains your current plan and other available plans

If you are considering changing your health insurance plan for 2004 or wish to review your current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for *Choices*, your guide to NYSHIP options.

If there are any copayment or benefit changes for 2004, your plan will notify you directly. Read your Empire Plan Reports or recent HMO notices for changes that may affect you. Check our Web site for more information: [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on “Employee Benefits,” then on “Choosing a Health Plan.” If you have questions, call the Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Press or say 1 for United HealthCare and select prompt 3 on the United HealthCare telephone system for assistance with option transfer questions. If you have questions about NYSHIP-approved HMOs, call the HMOs directly. (See *Choices* and the rate listing inside for telephone numbers.)

Be sure you understand how your benefits will be affected if you change plans. You are choosing a benefit package for yourself and your dependents for the program year January through December 2004. Changing plans may result in substantially different coverage.

#### Keep your health insurance up to date

Notify your agency Health Benefits Administrator when changes in your family, marital or employment status affect your coverage or if your name, address or phone number changes. Act promptly. Deadlines may apply. See your *NYSHIP General Information Book* for details.

#### **NEW** Retiring or vesting in 2004?

You may change your health insurance plan when you retire or vest your health insurance. Retirees and vestees who continue their NYSHIP enrollment no longer have to wait until Option Transfer Period; they may change health insurance options at any time once during a twelve-month period. If you are planning to leave the payroll: Will you or your spouse/domestic partner become eligible for Medicare? Are you planning to move out of the area? Ask your agency Health Benefits Administrator for a copy of regional *Retiree Choices* to see how retirement will affect your coverage.

#### Your Biweekly Premium Contribution

*The following does not apply to employees of Participating Employers. Your agency will provide premium information. COBRA enrollees will receive a separate notice with 2004 rates.*

New York State helps pay for your health insurance coverage. After the State's contribution, you are responsible for paying the balance of your premium through biweekly deductions from your paycheck. For Empire Plan enrollees, the State pays 90 percent of the cost of the premium for individual coverage and 75 percent of the premium for dependent coverage. For HMO enrollees, the State pays 90 percent of the premium for enrollee coverage and 75 percent for dependent coverage. However, the State's dollar contribution for the non-prescription drug components of the HMO premium will not exceed its dollar contribution for the non-prescription drug components of the Empire Plan premium.

## New York State Health Insurance Program 2004 Rates:

### Enrollee contributions for employees of New York State

Note: **To enroll in an HMO, you must live or work in the HMO's service area.** If you no longer live or work in the NYSHIP service area of the HMO in which you are now enrolled, you must change to another plan. Service areas may change from year to year. Please check your Health Insurance Choices for 2004 or call the HMO for NYSHIP service area information.

## Biweekly Employee Costs

Code	Plan and Service Area	Schedule With NYSHIP drug coverage	
		Individual	Family
10-11 001	<b>The Empire Plan</b> (available to enrollees and their eligible dependents worldwide) <b>1-877-7-NYSHIP (1-877-769-7447)</b> Empire Blue Cross Blue Shield NYS Service Center, PO Box 1407, Church Street Station, New York, NY 10008-1407 (TTY: 1-800-241-6894) United HealthCare PO Box 1600, Kingston, NY 12402-1600 (TTY: 1-888-697-9054) CIGNA/Express Scripts PO Box 1180, Troy, NY 12181-1180 (TTY: 1-800-840-7879) GHI/ValueOptions PO Box 778, Troy, NY 12181-0778 (TTY: 1-800-334-1897)	17.74	72.79
12 210	<b>Aetna</b> 99 Park Avenue, New York, NY 10016 <b>1-800-323-9930</b> Medicare+Choice Customer Service <b>1-800-282-5366</b> (TTY: 1-800-654-5984) Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey; (For retirees, vestees and dependent survivors only: also serves the Philadelphia and Pittsburgh areas in Pennsylvania)	45.86	152.93
13 066	<b>Blue Choice</b> 165 Court St., Rochester, NY 14647 <b>585-454-4810</b> or <b>1-800-462-0108</b> (TTY: 1-800-454-2845) Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	12.03	57.98
14 063	<b>Capital District Physicians' Health Plan (CDPHP)</b> Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 <b>518-641-5000</b> or <b>1-800-993-7299</b> (TTY: 1-877-261-1164) Serving Albany, Columbia, Essex, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	14.56	83.16
14 300	<b>Capital District Physicians' Health Plan (CDPHP)</b> Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 <b>518-641-5000</b> or <b>1-800-993-7299</b> (TTY: 1-877-261-1164) Serving Broome, Chenango, Delaware, Herkimer, Madison, Oneida, Otsego and Tioga counties	18.68	104.67
14 310	<b>Capital District Physicians' Health Plan (CDPHP)</b> Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 <b>518-641-5000</b> or <b>1-800-993-7299</b> (TTY: 1-877-261-1164) Serving Orange and Ulster counties	20.65	109.80
15 067	<b>Community Blue</b> 1901 Main St., Buffalo, NY 14240 <b>716-884-2800</b> or <b>1-800-544-2583</b> (TTY: 1-888-249-2583) Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	11.79	68.39
16 280	<b>Empire BlueCross BlueShield HMO (Upstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 <b>1-800-662-5193</b> (TTY: 1-800-241-6894) Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	15.91	98.67
16 290	<b>Empire BlueCross BlueShield HMO (Downstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 <b>1-800-662-5193</b> (TTY: 1-800-241-6894) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	16.42	99.96
16 320	<b>Empire BlueCross BlueShield HMO (Mid-Hudson)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 <b>1-800-662-5193</b> (TTY: 1-800-241-6894) Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	32.73	142.74
17 220	<b>GHI HMO</b> 120 Wood Rd., PO Box 4181, Kingston, NY 12401 <b>1-877-244-4466</b> (TTY: 1-877-208-7920) Serving Albany, Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Sullivan, Ulster, Warren and Washington counties	13.77	69.85
18 050	<b>HIP Health Plan of New York</b> 7 West 34th St., New York, NY 10001 <b>1-877-861-0175</b> (TTY: 1-888-447-4833) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	14.49	71.50
19 072	<b>HMOBlue</b> Excellus BlueCross BlueShield, <b>Central New York Region</b> 344 S. Warren St., PO Box 4712, Syracuse, NY 13221-4712 <b>1-800-447-6269</b> (TTY: 315-448-6764) Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	35.52	161.76
19 160	<b>HMOBlue</b> Excellus BlueCross BlueShield, <b>Utica Region</b> 12 Rhoads Dr., Utica, NY 13502 <b>1-800-722-7884</b> (TTY: 315-448-6764) Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	92.53	285.70
20 059	<b>Independent Health</b> 511 Farber Lakes Dr., Buffalo, NY 14221 <b>1-800-501-3439</b> (TTY: 716-631-3108) Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	11.51	63.07
21 060	<b>MVP Health Care (East)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 <b>1-888-TALK-MVP (1-888-825-5687)</b> (TTY: 1-800-662-1220) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	18.34	99.85
21 330	<b>MVP Health Care (Central)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 <b>1-888-TALK-MVP (1-888-825-5687)</b> (TTY: 1-800-662-1220) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Ulster counties	30.98	131.53
21 340	<b>MVP Health Care (Mid-Hudson)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 <b>1-888-TALK-MVP (1-888-825-5687)</b> (TTY: 1-800-662-1220) Serving Dutchess, Orange and Putnam counties	40.71	158.01
22 058	<b>Preferred Care</b> 259 Monroe Ave., Rochester, NY 14607 <b>585-325-3113</b> or <b>1-800-950-3224</b> (TTY: 585-325-2629) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties	29.01	108.48
23 057	<b>Univera Healthcare</b> 205 Park Club Ln., Buffalo, NY 14221-5239 <b>1-800-427-8490</b> (TTY: 1-800-421-1220) Serving Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming counties	12.11	65.71
24 070	<b>Vytra Health Plans</b> Corporate Center, 395 North Service Rd., Melville, NY 11747-3127 <b>1-800-406-0806</b> (TTY: 1-800-239-1235) Serving Nassau, Queens and Suffolk counties	21.66	118.55

State of New York Department of Civil Service  
Employee Benefits Division  
The State Campus  
Albany, New York 12239  
Web site: [www.cs.state.ny.us](http://www.cs.state.ny.us)  
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Important. Health Insurance Information  
For the Enrollee, Enrolled Spouse/Domestic Partner  
and Other Enrolled Dependents

Time-Sensitive Materials

*Rates and Deadlines for 2004 - November 2003*

## **Your Only Notice of Health Insurance Rate Changes for 2004**

 *Rates & Deadlines for 2004* was printed using recycled paper and environmentally sensitive inks.

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It is the policy of the State of New York Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the Employee Benefits Division Web site ([www.cs.state.ny.us](http://www.cs.state.ny.us)), which meets universal accessibility standards adopted by New York State for NYS Agency Web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. *COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).*

## **Important dates for your benefit choices**

### **December 12, 2003**

Deadline for submitting signed Health Insurance Transaction Form PS-404 to your agency Health Benefits Administrator if you want to change your health insurance plan.

### **January 1, 2004 Administration Lag-Exempt**

New health insurance plan begins for Administration Lag-Exempt employees. The earliest paycheck in which an adjustment will be made is the check of December 17, 2003. If you change plans, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for coverage beginning on January 1, 2004.

### **December 25, 2003 Institution**

New health insurance plan begins for Institution Payroll employees: The earliest paycheck in which you will see an adjustment will be the check of December 24, 2003.

### **January 1, 2004 Administration Lag**

New health insurance plan begins for Administration Lag-Payroll employees. The earliest paycheck in which an adjustment will be made is the check of December 31, 2003. If you change plans, because of processing time, most paycheck changes will be made later in January and will include retroactive adjustments for coverage beginning on January 1, 2004.

## **Changing plans outside the Option Transfer Period**

You may change plans outside the designated Option Transfer Period only under certain circumstances. Read your *NYSHIP General Information Book* and *Empire Plan Reports* or *HMO Reports* updating your book for a list of events that allow you to change plans outside of the Option Transfer Period. Contact your agency Health Benefits Administrator for more information.