

RATES & DEADLINES FOR 2005



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

Choose your health insurance option for 2005 by December 17, 2004

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2005. 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 17, 2004.

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 17, 2004.

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 2005 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 2005, 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. 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 2005. 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.

Retiring or vesting in 2005?

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 the 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 Statewide 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 2005 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 2005 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 or you wish to change to another plan. Service areas may change from year to year. Please check your Health Insurance Choices for 2005 or call the

Page	Code	Plan and Service Area
13-14	001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) www.cs.state.ny.us 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)
16	210	Aetna 99 Park Avenue, New York, NY 10016 1-800-323-9930 Medicare Advantage Customer Service 1-800-282-5366 (TTY: 1-800-654-5984) www.aetna.com 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)
17	066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-800-454-2845) www.excellusbcbcs.com Serving Livingston and Westchester counties
18	063	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 Serving Albany, Columbia, Essex, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
18	300	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 Serving Broome, Chenango, Delaware, Herkimer, Madison, Oneida, Otsego and Tioga counties
18	310	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 Serving Orange and Ulster counties
19	067	Community Blue 1901 Main St., Buffalo, NY 14240 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) www.bcbswny.com Serving Allegany and Westchester counties
20	280	Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-447-6269) Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
20	290	Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-447-6269) Queens, Richmond, Rockland, Suffolk and Westchester counties
20	320	Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-447-6269) Sullivan, and Ulster counties
21	220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7920) www.ghi.com Rockland, Saratoga, Schenectady, Sullivan, Ulster, Warren and Washington counties
22	050	HIP Health Plan of New York 55 Water St., New York, NY 10041 1-877-861-0175 (TTY: 1-888-447-4833) hipusa.com Serving Bronx, Kings, Nassau and Westchester counties
23	072	HMOBlue Excellus BlueCross BlueShield, Central New York Region 344 S. Warren St., PO Box 4712, Syracuse, NY 13221-4712 1-800-447-6269 Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
23	160	HMOBlue Excellus BlueCross BlueShield, Utica Region 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 315-448-6764) www.excellusbcbcs.com Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties
24	059	Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com Serving Allegany and Westchester counties
25	060	MVP Health Care (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-800-662-1222) Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
25	330	MVP Health Care (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-800-662-1222) Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Ulster counties
25	340	MVP Health Care (Mid-Hudson) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-800-662-1222) Columbia, Delaware, Herkimer, Madison, Otsego and Warren counties
26	058	Preferred Care 259 Monroe Ave., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 (TTY: 585-325-2629) www.preferredcare.org Serving Genesee and Westchester counties
27	057	Univera Healthcare 205 Park Club Ln., Buffalo, NY 14221-5239 1-800-337-3338 (TTY: 1-800-421-1220) www.univerahealthcare.com Serving Cattaraugus and Westchester counties
28	070	Vytra Health Plans Corporate Center, 395 North Service Rd., Melville, NY 11747-3127 1-888-447-7701 (TTY: 1-800-239-1235) www.vytra.com Serving Westchester and Westchester counties

Biweekly Employee Costs

of the HMO in which you are now enrolled, you must
e HMO for NYSHIP service area information.

	Schedule With NYSHIP drug coverage			
	For employees of the State of New York who are Management/Confidential or represented by CSEA, PEF, UUP, DC-37, PIA, Council 82, ALESU; Legislature: Unified Court System (except NYS Supreme Court Officers Association (NU SY))		For employees of the State of New York who are represented by NYSCOPBA, NYS Supervisors and Troopers represented by PBA; NYS Supreme Court Officers Association (NU SY)	
	Individual	Family	Individual	Family
	19.11	78.24	20.08	81.68
www.aetna.com	45.71	158.63	44.18	155.55
gston, Monroe, Ontario, Seneca, Wayne and Yates counties	13.24	63.83	13.24	63.83
0 or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com ies	14.61	73.34	14.61	72.42
0 or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com	16.30	100.83	15.67	97.75
or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com	19.78	109.82	18.25	106.74
ny, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	14.33	84.61	14.33	81.53
241-6894) www.empireblue.com Serving Albany, Clinton, Columbia,	16.52	94.43	16.52	91.35
00-241-6894) www.empireblue.com Serving Bronx, Kings, Nassau, New York,	25.42	132.47	23.89	129.39
800-241-6894) www.empireblue.com Serving Dutchess, Orange, Putnam,	39.58	169.53	38.05	166.45
ving Albany, Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Rensselaer,	14.27	70.54	14.27	70.54
u, New York, Queens, Richmond, Suffolk and Westchester counties	16.26	79.69	16.26	76.61
(TTY: 315-448-6764) www.excellusbcbcs.com Serving Broome, Cayuga, Chemung,	51.74	208.85	50.21	205.77
com Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer,	70.53	219.21	69.00	216.13
, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	12.80	68.33	12.80	68.33
0) www.joinmvp.com Serving Albany, Columbia, Fulton, Greene, Hamilton,	23.62	121.14	22.09	118.06
220) www.joinmvp.com Serving Broome, Cayuga, Chenango, Cortland, Delaware,	42.72	172.03	41.19	168.95
662-1220) www.joinmvp.com Serving Dutchess, Orange and Putnam counties	46.85	181.56	45.32	178.48
nesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties	12.54	59.53	12.54	59.53
araugus, Erie, Genesee, Niagara, Orleans and Wyoming counties	12.27	66.59	12.27	66.59
erving Nassau, Queens and Suffolk counties	31.38	151.99	29.85	148.91

State of New York Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
www.cs.state.ny.us
Address Service Requested



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**Important. Health Insurance Information
For the Enrollee, Enrolled Spouse/Domestic Partner
and Other Enrolled Dependents**

Time-Sensitive Materials

**Your Only Notice of Health Insurance
Rate Changes for 2005**

Rates and Deadlines for 2005 - November 2004

 Rates & Deadlines for 2005 was printed using recycled paper and environmentally sensitive inks.

AL0554  2005 NYSHIP Rates

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), 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 17, 2004

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.

December 30, 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 15, 2004. 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 December 30, 2004.

January 6, 2005 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 January 6, 2005.

December 30, 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 29, 2004. 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 December 30, 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.