

NYSHIP RATES & DEADLINES FOR 2006

For New York State Employees, the Legislature, and the Unified Court System

Choose your health insurance option for 2006 by December 16, 2005

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2006. 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 16, 2005.

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 16, 2005.

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 2006 or wish to review your current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for *Health Insurance Choices for 2006*, your guide to NYSHIP options.

If there are any copayment or benefit changes for 2006, 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 about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Press or say 1 on the main menu for United HealthCare and select the appropriate prompt 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 2006. 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 2006?

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 Health Insurance Choices* for Retirees to see how retirement will affect your coverage.

Your Biweekly Premium Contribution

COBRA enrollees will receive a separate notice with 2006 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 2006 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 2006* or call the HMO for NYSHIP service area information.

Biweekly Employee Costs 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, NYS Supervisors and Troopers represented by PBA; Legislature; Unified Court System (except NYS Supreme Court Officers Association (NU SY))

For employees of the State of New York who are represented by Council 82, ALESU, NYSOPBA, NYS Supreme Court Officers Association (NU SY)

	Code	Plan and Service Area	Ind	Fam	Ind	Fam
18-23	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 BlueCross BlueShield 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) Empire BlueCross BlueShield/Caremark PO Box 11826, Albany, NY 12211 (TTY: 1-800-863-5488) GHI/ValueOptions PO Box 778, Troy, NY 12181-0778 (TTY: 1-800-334-1897)	21.07	85.25	22.06	88.77
24	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)	57.53	191.53	56.41	189.21
25	066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.excellusbcbcs.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	14.17	69.85	14.17	69.85
26	063	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	17.55	84.55	17.55	84.55
26	300	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	18.63	110.70	18.63	108.38
26	310	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Serving Orange and Ulster counties	18.84	111.82	18.67	109.50
27	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, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	16.41	99.36	16.41	97.03
28	280	Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	21.17	123.49	20.05	121.17
28	290	Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	36.37	163.23	35.25	160.92
28	320	Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	55.13	212.32	54.00	209.99
29	220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-239-7634 (TTY: 1-877-208-7920) www.ghi.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	16.69	94.50	16.69	92.19
29	350	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-239-7634 (TTY: 1-877-208-7920) www.ghi.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	20.62	129.62	19.50	127.31
30	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, New York, Queens, Richmond, Suffolk and Westchester counties	17.19	77.94	17.19	77.94
31	072	HMOBlue Excellus BlueCross BlueShield, Central New York Region 344 S. Warren St., PO Box 4712, Syracuse, NY 13221-4712 1-800-447-6269 (TTY: 1-877-398-2275) www.excellusbcbcs.com Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	55.25	181.40	54.13	179.08
31	160	HMOBlue Excellus BlueCross BlueShield, Utica Region 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-877-398-2275) www.excellusbcbcs.com Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	96.96	282.42	95.84	280.10
32	059	Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	14.62	75.97	14.62	75.97
33	060	MVP Health Care (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	16.56	103.75	16.56	101.44
33	330	MVP Health Care (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Ulster counties	25.15	127.83	24.03	125.52
33	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: 1-800-662-1220) www.joinmvp.com Serving Dutchess, Orange, Putnam, Rockland and Sullivan counties	32.76	147.64	31.64	145.32
34	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, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties	13.58	62.68	13.58	62.67
35	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, Erie, Genesee, Niagara, Orleans and Wyoming counties	16.63	115.12	16.63	112.80
36	070	Vytra Health Plans Corporate Center, 395 North Service Rd., Melville, NY 11747-3127 1-800-406-0806 (TTY: 1-800-239-1235) www.vytra.com Serving Nassau, Queens and Suffolk counties	25.93	143.11	24.81	140.80

State of New York
Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
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
Your Only Notice of
Health Insurance
Rate Changes for 2006

Rates & Deadlines for 2006 – November 2005

 Rates & Deadlines for 2006 was printed using recycled paper and environmentally sensitive inks.  AL0622 2006 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 16, 2005

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 29, 2005 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 14, 2005. 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 29, 2005.

January 5, 2006 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 4, 2006.

December 29, 2005 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 28, 2005. 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 29, 2005.

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.