

RATES & INFORMATION FOR RETIREES

2006

For Retirees, Vestees, Dependent Survivors, and Enrollees Covered Under Preferred List Provisions of New York State Government and Participating Employers and their Enrolled Dependents.

Choose Your Health Insurance Plan

You may change your New York State Health Insurance Program (NYSHIP) health insurance option for any reason at any time once during the year. You may change from a NYSHIP HMO to The Empire Plan, or from The Empire Plan to an HMO accepting new enrollments or from one HMO to another HMO accepting new enrollments in your area. However, once you change your option, you may not do so again for twelve months. Consider your options carefully. You are choosing a benefit package for yourself and your dependent(s) for a twelve-month period.

You may change options more than once in a twelve-month period only: if you are enrolled in an HMO and you move permanently out of your HMO's service area; or you move to a new permanent address and your new home area is served by a NYSHIP-approved HMO that did not serve your previous home area; or you add a new dependent to your coverage. No action is required if you wish to keep your current health insurance option and still qualify for that plan.

Choices Explains Your Current Plan and Other Available Plans

If you are considering changing your health insurance plan or wish to review your current plan, refer to the *Health Insurance Choices* booklet mailed to your home this fall or contact the Employee Benefits Division (at the address on the back page) or call 1-800-833-4344 for a copy of the *Choices* booklet for your area. 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. Changing plans may result in substantially different coverage.

What Your Retirement Check and "Notice of Change" Document Will Show

Your deductions will change to reflect the 2006 health insurance rates of your 2006 health insurance plan. The 2006 Medicare reimbursement for the regular cost of Medicare Part B will be \$88.50 a month, up 13 percent from \$78.20 per month in 2005. If you receive your pension by direct deposit, your retirement system will notify you of any deduction changes. The sample check stub and "Notice of Change" document (for the direct deposit enrollee) shown are from the New York State and Local Employees' Retirement System. If you receive your pension from another retirement program, your check stub and "Notice of Change" document will be different.

1 Medicare Premium and Your Credit (Reimbursement) Will be \$88.50 per Month

The Medicare Part B premium for 2006 is \$88.50 per month.

The State will reimburse you and your enrolled dependents for this amount when Medicare becomes primary to NYSHIP, unless you or your dependent receives reimbursement from another source or are NYSHIP-primary for claims purposes.

2 Insurance Premium Deduction

Your share of the NYSHIP premium, less any sick leave credit, is shown as a deduction in this box.

Your retirement check of December 31, 2005, should reflect the 2006 rates.

IF YOU ARE CHANGING YOUR HEALTH INSURANCE PLAN:

The correct deduction for your new health insurance plan plus or minus any retroactive adjustment needed will be reflected in your pension check. The date of the change will depend on when your health insurance plan change is received and processed.

NOTICE OF CHANGE IN NET RETIREMENT SYSTEMS BENEFIT PAID FOR MONTH ENDING March 31, 2006.

Registration #: YTD Federal Tax Withheld:

Retirement #: \$0.00 \$0.00

The credits and deductions which make up your net retirement benefits are shown below for the last month and this month. Items which will change this month are indicated by an "M".

	Last Month	This Month
Benefit		
Normal Allowance		
Cost of Living		
Supplemental Allowance		
Benefit Adjustments		
Gross Benefit		
Miscellaneous Adjustments		
Total Federal Withholding Tax		
Miscellaneous Deductions		
Health Insurance		
Health Ins. Deduction		
Medicare Credit		
Medicare Deduction		
Net Retirement Benefit Paid		

This difference is due to changes in the amount of Federal Income Tax w already been advised regarding this

I hope this information is helpful to booklets; or change your mailing ad 805-0990, or (518) 474-7736 in the A

New York State Health Insurance Program 2006 Rates

Check your plan – this is your only notice of a rate change.

Enrollee contributions for Retirees, Vestees, Dependent Survivors and enrollees covered under Preferred List provisions. The premium contributions of retirees and some dependent survivors of the Thruway Authority are included in this booklet. Retirees of other Participating Employers: Contact your former employer for 2006 rates. Dependent survivors of other Participating Employers: Contact the former employer of the enrollee for 2006 rates.

Please read this rate sheet carefully to find the rate that applies to you. There are different rates for different groups as a result of legislation and administrative agreements. COBRA enrollees will be notified of their rates separately.

Note: To enroll in an HMO or to remain enrolled in your current HMO, you must live or work in the HMO's NYSHIP service area.

Monthly Rates: Rates for retirees do not reflect sick leave credits.

Code	Plan and Service Area	Retirement Prior to 1/1/83 and all retirees of Thruway Authority Retirees of other Participating Employers: Contact your former employer for 2006 rates.		Retirement on or after 1/1/83 and certain Dependent Survivors Eligible survivors of active employees who died on or after April 1, 1979 or of retirees who retired on or after April 1, 1979. DC-37 Retirees Enrollees covered under Preferred List provisions		Amended Dependent Survivors Eligible survivors of active employees who died between April 1, 1975 and March 31, 1979 Some dependent survivors of Thruway Authority		Vestees, Long Term Disability Enrollees and all other Dependent Survivors	
		Ind	Fam	Ind	Fam	Ind	Fam	Ind	Fam
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)	0.00	139.43	45.77	185.20	139.43	139.43	457.74	1,015.45
210	Aetna 99 Park Avenue, New York, NY 10016 1-800-323-9930 Medicare Advantage Customer Service 1-800-307-4830 (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 in Pennsylvania: Call the HMO for available counties)	88.22	379.36	124.98	416.12	165.48	165.48	455.85	1,117.78
066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.excellusbcbs.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	0.00	120.98	30.78	151.76	120.98	120.98	307.84	791.76
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	0.00	145.58	38.13	183.71	145.58	145.58	381.27	963.58
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	0.00	199.99	40.47	240.52	154.76	154.76	404.75	1,023.78
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	0.40	202.42	40.93	242.95	155.13	155.13	405.70	1,026.21
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	0.00	177.19	35.66	215.87	153.83	153.83	356.62	971.94
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	6.49	228.80	45.99	268.30	157.65	157.65	401.54	1,032.13
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	39.47	315.10	79.01	354.64	171.10	171.10	434.90	1,119.30
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	80.14	421.68	119.76	461.30	187.80	187.80	476.33	1,227.52
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	0.00	166.96	36.27	205.33	145.02	145.02	362.66	942.74
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	6.42	243.27	44.79	281.64	157.23	157.23	390.11	1,019.04
050	HIP Health Plan of New York 7 West 34th St., New York, NY 10001 1-877-861-0175 (TTY: 1-888-447-4833) www.hipusa.com Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	0.00	131.99	37.36	169.35	131.99	131.99	373.59	901.57
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.excellusbcbs.com Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	80.09	354.17	120.04	394.12	168.49	168.49	479.63	1,153.59
160	HMOBlue Excellus BlueCross BlueShield, Utica Region 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-877-398-2275) www.excellusbcbs.com Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	171.62	574.57	210.66	613.61	199.86	199.86	562.02	1,361.47
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	0.00	133.30	31.76	165.06	133.30	133.30	317.63	850.83
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	0.00	189.29	35.97	225.42	138.84	138.84	359.74	915.10
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, Jefferson, Herkimer, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Ulster counties	18.50	241.61	54.63	277.74	146.89	146.89	379.86	967.42
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	35.05	284.65	71.18	320.78	153.51	153.51	396.41	1,010.46
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	0.00	106.68	29.51	136.19	106.68	106.68	295.12	721.83
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	0.00	212.45	36.14	250.11	155.41	155.41	361.41	983.07
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	14.65	269.26	56.33	310.94	172.87	172.87	431.51	1,122.99

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
Address Service Requested



2006 Rates for Retirees - November 2005

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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), 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 the Employee Benefits Division at (518) 457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

Note to Enrollees Who Pay the Employee Benefits Division Directly:

The 2006 rate for your current health insurance plan will be reflected in your December bill for your January coverage. If you are changing options, the date of the adjustment will depend on when your health insurance plan change is received and processed. The amount of your Medicare credit will also be adjusted to reflect the 2006 Medicare rate.

Note to Retirees, Vestees, and Enrollees covered under Preferred List provisions of Participating Employers:

Check with your former agency for information about Medicare premium reimbursement.

Keep Your Health Insurance Up To Date

You must write to the Employee Benefits Division at the NYS Department of Civil Service, The State Campus, Albany, New York 12239, when changes in your family or marital status affect your coverage or if your address changes. Be sure to sign your letter and include your identification number, telephone number and address in your letter. Act promptly. Deadlines may apply. See your *NYSHIP General Information Book* for details.

To Contact the Employee Benefits Division

Call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) if you would like to speak to a representative. Please call Monday through Friday between 9 a.m. and 3 p.m. Eastern time to speak to a representative, or any time to use our automated telephone system.

Employee Benefits Division web site

Visit our web site at www.cs.state.ny.us to find the latest benefit information. For the *Health Insurance Choices* for Retirees booklet for your geographic region, click on "Employee Benefits," then on "Choosing a Health Plan?"

Lifetime sick leave credit: You pay the balance

When you retired, you may have been entitled to convert your unused sick leave into a lifetime monthly credit which reduces your cost for health insurance for as long as you remain enrolled in NYSHIP. Your monthly credit remains the same throughout your lifetime. However, the balance you pay for your health insurance premium is likely to change each year. When the premium rises, the balance you must pay will also rise. To calculate the balance you will pay in calendar year 2006, subtract your monthly sick leave credit from the new monthly premium.