



NYSHIP Rates & Deadlines for 2007

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

Choose your health insurance option for 2007 by December 29, 2006

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2007. 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 29, 2006.

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 a NYSHIP HMO or changing to another NYSHIP HMO, also ask for an HMO enrollment form. Return the completed form(s) to your agency Health Benefits Administrator by December 29, 2006.

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 2007 or wish to review your current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for *Health Insurance Choices for 2007*, your guide to NYSHIP options.

If there are any copayment or benefit changes for 2007, 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 Benefit Programs, then on NYSHIP Online. Select your group if prompted, and then click on Health Benefits. Choose Rates and Health Plan Choices for the most up-to-date option transfer information.

If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select United HealthCare and then the appropriate prompt on the United HealthCare telephone system for answers to option transfer questions.



If you have questions about NYSHIP 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 2007. 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 2007?

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 12-month period. If you are planning to leave the payroll: Will you or your spouse/domestic partner be eligible for Medicare? Are you planning to move out of the area? Ask your agency Health Benefits Administrator for a copy of *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 2007 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.

November 2006

New York State Health Insurance Program 2007 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 *Health Insurance Choices for 2007* or call the HMO for NYSHIP service area information.

Page In CHOICES

	Code	Plan and Service Area
15-19	001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) www.Medical Benefits Program: United HealthCare, PO Box 1600, Kingston, NY 12402-1600 (TTY: 1-888-697-9054) Hospital Benefits Program: Empire BlueCross BlueShield, NYS Service Center, PO Box 1407, Church Street Station, New Mental Health/Substance Abuse Program: GHI/ValueOptions, PO Box 778, Troy, NY 12181-0778 (TTY: 1-800-334-1897) Prescription Drug Program: Empire BlueCross BlueShield/Caremark, PO Box 11826, Albany, NY 12211 (TTY: 1-800-863-5
20	210	Aetna* 99 Park Ave., New York, NY 10016 1-800-323-9930 Medicare Advantage Customer Service 1-800-282-5366 (TTY: Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westches
22	066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.excellus Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties
24	063	Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-5000 or 1-8 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Was
24	300	Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-5000 or 1-8 Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties
24	310	Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-5000 or 1-8 Serving Dutchess, Orange and Ulster counties
26	067	Community Blue 1901 Main St., PO Box 80, Buffalo, NY 14240-0080 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249- Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
28	280	Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800- Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, S
28	290	Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-8 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
28	320	Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1- Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties
30	220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-20 Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
30	350	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-20 Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties
32	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
34	072	HMOBlue Excellus BlueCross BlueShield, Central New York Region 344 S. Warren St., Syracuse, NY 13202 1-800-447- Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
34	160	HMOBlue Excellus BlueCross BlueShield, Utica Region 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-877-39 Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida,
36	059	Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthea Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
38	060	MVP Health Care (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warr
38	330	MVP Health Care (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-62 Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otseg
38	340	MVP Health Care (Mid-Hudson) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-68 Serving Dutchess, Orange, Putnam, Rockland and Sullivan counties
40	058	Preferred Care 259 Monroe Ave., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 (TTY: 585-325-2629) www.pref Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties
42	057	Univera Healthcare 205 Park Club Ln., Buffalo, NY 14221-5239 1-800-337-3338 (TTY: 1-800-421-1220) www.univerahea Serving Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming counties

* No new enrollments will be accepted for Aetna in 2007.

	Biweekly Employee Costs Schedule With NYSHIP Drug Coverage			
	For employees of the State of New York who are Management/Confidential or represented by CSEA, Council 82 (subject to binding arbitration award), PEF, UUP, DC-37, PIA, NYSCOPBA (subject to binding arbitration award); NYS Supervisors and Troopers represented by PBA; Legislature; Unified Court System		For employees of the State of New York who are represented by NYSCOPBA (not subject to binding arbitration award), Council 82 (not subject to binding arbitration award)	
	Ind	Fam	Ind	Fam
www.health.ny.gov	22.54	92.54	23.66	96.80
Albany, Albany, Rensselaer, Saratoga and Schoharie counties New York, NY 10008-1407 (TTY: 1-800-241-6894) (1-800-241-6894)				
(1-800-654-5984) www.aetna.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties in New York State, and all counties in New Jersey	53.17	245.66	50.39	239.71
www.aetna.com	15.52	68.50	15.51	68.48
(1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	18.25	87.84	18.24	87.83
(1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	25.48	133.21	22.70	127.27
(1-800-993-7299 (TTY: 1-877-261-1164) www.cdphp.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	32.57	151.42	29.79	145.48
(1-800-258-2583) www.bcbswny.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	18.29	127.35	18.28	121.40
(1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Albany, Albany, Rensselaer, Saratoga and Schoharie, Warren and Washington counties	24.41	139.57	21.62	133.62
(1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	41.43	184.12	38.64	178.16
(1-800-662-5193 (TTY: 1-800-241-6894) www.empireblue.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	61.23	235.88	58.44	229.92
(1-800-333-7920) www.ghi.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	18.63	104.33	18.63	98.39
(1-800-333-7920) www.ghi.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	25.01	136.84	22.23	130.89
(1-800-333-7920) www.ghi.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	19.67	88.97	19.66	88.95
(1-800-662-6269 (TTY: 1-877-398-2275) www.excellusbcbs.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	55.72	174.58	52.94	168.63
(1-800-662-6269 (TTY: 1-877-398-2275) www.excellusbcbs.com Albany, Albany, Rensselaer, Saratoga and Schoharie, Otsego and St. Lawrence counties	75.40	266.29	72.61	260.33
(1-800-662-6269 (TTY: 1-877-398-2275) www.excellusbcbs.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	16.20	84.24	16.20	84.24
(1-800-662-1220) www.joinmvp.com Albany, Albany, Rensselaer, Saratoga and Schoharie counties	17.44	81.04	17.44	81.03
(1-800-662-1220) www.joinmvp.com Albany, Albany, Rensselaer, Saratoga, Oswego, Tioga and Ulster counties	20.53	106.13	18.56	100.19
(1-800-662-1220) www.joinmvp.com Albany, Albany, Rensselaer, Saratoga, Oswego, Tioga and Ulster counties	28.82	126.86	26.04	120.92
(1-800-662-1220) www.joinmvp.com Albany, Albany, Rensselaer, Saratoga, Oswego, Tioga and Ulster counties	14.34	66.14	14.34	66.13
(1-800-662-1220) www.joinmvp.com Albany, Albany, Rensselaer, Saratoga, Oswego, Tioga and Ulster counties	17.03	106.84	17.03	100.89

State of New York
Department of Civil Service
Employee Benefits Division
Alfred E. Smith State Office Building
80 South Swan Street
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

Address Service Requested

Time-Sensitive Materials

Rates & Deadlines for 2007 – November 2006

Your Only Notice of
Health Insurance
Rate Changes for 2007

 Rates & Deadlines for 2007 was printed using recycled paper and environmentally sensitive inks.  AL0695 2007 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 29, 2006

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 28, 2006 Administration Lag-Exempt

New health insurance plan begins for Administration Lag-Exempt Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 13, 2006. 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 28, 2006.

December 28, 2006 Administration Lag

New health insurance plan begins for Administration Lag-Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 27, 2006. 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 28, 2006.

January 4, 2007 Institution

New health insurance plan begins for Institution Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of January 4, 2007.

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.