

Revised as of April 1, 2010

November 2009

# NYSHIP Rates & Deadlines for 2010

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

## Choose Your Health Insurance Plan for 2010 by December 31, 2009

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2010. 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 31, 2009.

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. Return the completed form to your agency Health Benefits Administrator by December 31, 2009. Or, change your option online using MyNYSHIP. Go to <https://www.cs.state.ny.us>. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on MyNYSHIP – Employee Self-Service. Or, you can go directly to <https://www.cs.state.ny.us/mynyship>. Note: You must register and receive an activation code by mail to use MyNYSHIP.

**No action is required if you wish to keep your current health insurance option and still qualify for that plan (see the top of page 3).**

## Choices Explains Your Current Plan and Other Available Plans

If you are considering changing your health insurance plan for 2010 or wish to review your

current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for a copy of *Choices for 2010*, your guide to NYSHIP options. Or, find *Choices* and other option transfer publications on our web site at <https://www.cs.state.ny.us>. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on Health Benefits & Option Transfer. Choose Rates and Health Plan Choices for the most up-to-date option transfer information.

If there are any copayment or benefit changes for 2010, your current plan will notify you directly. Read your *Empire Plan Report* or recent HMO notices for changes that may affect you. If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select UnitedHealthcare and then the appropriate prompt on the UnitedHealthcare telephone system for answers to option transfer questions.

If you have questions about NYSHIP HMOs, call the HMOs directly. (See the rate listing inside and *Choices* 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 entire 2010 program year. Changing plans may result in substantially different coverage and cost.

To generate a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool, available on the Department of Civil Service web site. Go to our home page at <https://www.cs.state.ny.us>, click on Benefit

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# New York State Health Insurance Program 2010 Rates

## Enrollee contributions for employees of New York State

	Code	Plan and Service Area
16-21	001	<b>The Empire Plan</b> (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-765-765) Medical Benefits Program: UnitedHealthcare, PO Box 1600, Kingston, NY 12402-1600 (TTY: 1-888-697-905) Hospital Benefits Program: Empire BlueCross BlueShield, NYS Service Center, PO Box 1407, Church Street Station, Albany, NY 12242-1407 Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5190 Prescription Drug Program: UnitedHealthcare/Medco Health Solutions, PO Box 5900, Kingston, NY 12402-5900
22	210	<b>Aetna</b> 99 Park Ave., New York, NY 10016 1-800-323-9930 (TTY: 1-800-654-5984) www.aetna.com Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties
24	066	<b>Blue Choice</b> 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282)
26	063	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-1000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
26	300	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-1000 Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties
26	310	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-1000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
28	067	<b>Community Blue</b> PO Box 80, Buffalo, NY 14240-0080 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2490)
30	280	<b>Empire BlueCross BlueShield HMO (Upstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-11800 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester counties
30	290	<b>Empire BlueCross BlueShield HMO (Downstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-11800 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
30	320	<b>Empire BlueCross BlueShield HMO (Mid-Hudson)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-11800 Serving Albany, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester counties
32	220	<b>GHI HMO</b> 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
32	350	<b>GHI HMO</b> 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
34	050	<b>HIP Health Plan of New York</b> 55 Water St., New York, NY 10041 1-877-861-0175 (TTY: 1-888-447-4833) hipnyc.com
36	072	<b>HMOBlue Excellus BlueCross BlueShield (Central New York Region)</b> 333 Butternut Dr., Syracuse, NY 13214 1-800-442-4466 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
36	160	<b>HMOBlue Excellus BlueCross BlueShield (Utica Region)</b> 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-800-442-4466) Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and Warren counties
38	059	<b>Independent Health</b> 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com
40	060	<b>MVP Health Care (East)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
40	330	<b>MVP Health Care (Central)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego and Tompkins counties
40	340	<b>MVP Health Care (Mid-Hudson)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Albany, Columbia, Delaware, Essex, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester counties
40	360	<b>MVP Health Care (North)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Albany, Columbia, Delaware, Essex, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester counties
42	058	<b>MVP Health Care (Rochester)</b> 220 Alexander St., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 (TTY: 585-325-3113) Serving Broome, Cayuga, Chemung, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Otsego, Schoharie, Steuben, Tioga, Tompkins and Yates counties

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 *Choices for 2010* or call the HMO for NYSHIP service area information.

-769-7447) <https://www.cs.state.ny.us>  
9054)

Station, New York, NY 10008-1407 (TTY: 1-800-241-6894)  
2402-5190 (TTY: 1-800-855-2881)  
2-5900 (TTY: 1-800-759-1089)

h and Westchester counties in New York State, and all counties in New Jersey

82) [www.excellusbcb.com](http://www.excellusbcb.com) Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties

641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com)  
Warren and Washington counties

641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com)  
counties

641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com) Serving Dutchess, Orange and Ulster counties

249-2583) [www.bcbswny.com](http://www.bcbswny.com) Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties

211-0800 1-800-453-0113 (TTY: 1-800-241-6894) [www.empireblue.com](http://www.empireblue.com)  
Schenectady, Schoharie, Warren and Washington counties

12211-0800 1-800-453-0113 (TTY: 1-800-241-6894) [www.empireblue.com](http://www.empireblue.com)

Y 12211-0800 1-800-453-0113 (TTY: 1-800-241-6894) [www.empireblue.com](http://www.empireblue.com) Serving Dutchess, Orange, Putnam, Sullivan and Ulster

466 (TTY: 1-877-208-7920) [www.ghi.com](http://www.ghi.com)  
on counties

466 (TTY: 1-877-208-7920) [www.ghi.com](http://www.ghi.com) Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties

3) [hipusa.com](http://hipusa.com) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties

14 1-800-447-6269 (TTY: 1-877-398-2275) [www.excellusbcb.com](http://www.excellusbcb.com)  
ins counties

4 (TTY: 1-877-398-2275) [www.excellusbcb.com](http://www.excellusbcb.com)  
omery, Oneida, Otsego and St. Lawrence counties

[www.independenthealth.com](http://www.independenthealth.com) Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties

-888-687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com)  
hoharie, Warren and Washington counties

6 (1-888-687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com)  
Onondaga, Oswego, Otsego, Tioga and Tompkins counties

MBRS (1-888-687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com) Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster

(1-888-687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com) Serving Franklin and St. Lawrence counties

24 (TTY: 585-325-2629) [www.mvphhealthcare.com](http://www.mvphhealthcare.com) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben,

**Biweekly Employee Costs Schedule  
With NYSHIP Drug Coverage**

	<b>A</b>		<b>B</b>	
	<b>Ind</b>	<b>Fam</b>	<b>Ind</b>	<b>Fam</b>
	<b>22.97</b>	<b>99.60</b>	<b>23.57</b>	<b>101.83</b>
	<b>23.47</b>	<b>101.38</b>		
	for CSEA and UCS			
	<b>112.26</b>	<b>410.75</b>	<b>111.63</b>	<b>409.32</b>
	<b>18.08</b>	<b>91.30</b>	<b>18.08</b>	<b>91.30</b>
	<b>20.79</b>	<b>115.98</b>	<b>20.79</b>	<b>114.55</b>
	<b>55.95</b>	<b>207.89</b>	<b>55.32</b>	<b>206.46</b>
	<b>63.31</b>	<b>226.61</b>	<b>62.68</b>	<b>225.18</b>
es	<b>43.09</b>	<b>216.53</b>	<b>42.46</b>	<b>215.10</b>
	<b>92.61</b>	<b>320.02</b>	<b>91.98</b>	<b>318.59</b>
	<b>118.73</b>	<b>388.41</b>	<b>118.10</b>	<b>386.98</b>
ster counties	<b>148.81</b>	<b>467.07</b>	<b>148.18</b>	<b>465.64</b>
	<b>68.55</b>	<b>260.81</b>	<b>67.92</b>	<b>259.38</b>
	<b>85.60</b>	<b>315.86</b>	<b>84.97</b>	<b>314.43</b>
	<b>54.20</b>	<b>182.61</b>	<b>53.57</b>	<b>181.18</b>
	<b>74.38</b>	<b>227.97</b>	<b>73.75</b>	<b>226.54</b>
	<b>58.74</b>	<b>211.71</b>	<b>58.11</b>	<b>210.28</b>
	<b>37.79</b>	<b>165.40</b>	<b>37.16</b>	<b>163.97</b>
	<b>20.39</b>	<b>119.95</b>	<b>20.09</b>	<b>118.52</b>
	<b>46.83</b>	<b>189.06</b>	<b>46.20</b>	<b>187.63</b>
r counties	<b>65.66</b>	<b>238.75</b>	<b>65.03</b>	<b>237.32</b>
	<b>74.99</b>	<b>262.88</b>	<b>74.36</b>	<b>261.45</b>
	<b>36.54</b>	<b>141.63</b>	<b>35.91</b>	<b>140.20</b>

## Your Biweekly Premium Contribution

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 enrollee 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.

This information does not apply to COBRA enrollees. COBRA enrollees will receive a separate notice with 2010 rates.

*Note: Effective January 1, 2010, Univera Healthcare will no longer be offered under NYSHIP. If you are enrolled in Univera Healthcare, you must enroll in The Empire Plan or a NYSHIP-approved HMO in the area where you live or work. If you do not take action, you will automatically be enrolled in The Empire Plan for the 2010 program year.*

**A** For employees of the State of New York who are Management/Confidential or represented by CSEA, PEF, UUP (except employees in lifeguard titles), DC-37, NYSCOPBA, PIA, Council 82 (except employees in the Agency Law Enforcement Services Unit (ALESU)); NYS Supervisors and Troopers represented by PBA; Legislature; Unified Court System (UCS)

**B** For employees of the State of New York who are represented by Council 82 in the Agency Law Enforcement Services Unit (ALESU); UUP employees in lifeguard titles

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Programs then NYSHIP Online. Select your group if prompted, and then choose Health Benefits & Option Transfer. Click on Rates and Health Plan Choices and then NYSHIP Plan Comparison. Select your group and the counties in which you live and work. Then, check the box next to the plans you want to compare and click on Compare Plans to generate the easy-to-read comparison table.

### 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 2010?

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 *Choices for 2010* for Retirees to see how retirement will affect your coverage.

## Important Dates for Your Benefit Choices

### December 31, 2009

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 7, 2010 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 23, 2009. 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 7, 2010.

### January 7, 2010 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 January 6, 2010. 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 7, 2010.

### December 31, 2009 Institution Lag-Exempt

New health insurance plan begins for Institution Lag-Exempt Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 17, 2009. 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 31, 2009.

### December 31, 2009 Institution Lag

New health insurance plan begins for Institution Lag Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of December 31, 2009. 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 31, 2009.

State of New York  
Department of Civil Service  
Employee Benefits Division  
P.O. Box 1068  
Schenectady, New York 12301-1068  
<https://www.cs.state.ny.us>



Important Health Insurance Information  
for the Enrollee, Enrolled Spouse/Domestic Partner  
and Other Enrolled Dependents

Address Service Requested

Time-Sensitive Materials

*Rates & Deadlines for 2010 – November 2009*

Your Only Notice of  
Health Insurance  
Rate Changes for 2010

**! Please do not send mail or  
correspondence to the return  
address listed above.**



*Rates & Deadlines for 2010* was printed on paper containing recycled fiber using environmentally sensitive inks.



AL0937

2010 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 Department of Civil Service web site (<https://www.cs.state.ny.us>). Click on Benefit Programs then NYSHIP Online for timely information that 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).

## 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 Report* or *HMO Report* 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.

## Young Adult Coverage Available in 2010

In accordance with a change in New York State Insurance Law, effective January 1, 2010, your unmarried children up to age 30 who are not eligible for other group coverage (including Medicare) will be eligible to enroll in NYSHIP under the Young Adult Option. These young adult children are not required to live with you or to be financially dependent on you. They will be eligible for Individual coverage and pay the full cost of coverage. There is an open enrollment period for such young adult children throughout 2010. For more information about coverage for young adult children, see your agency HBA or check our web site at <https://www.cs.state.ny.us/youngadultoptionnyse/>.