

November 2009

# 2010 Rates & Information for Retirees

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 or from one HMO to another HMO in your area. Consider your options carefully. You are choosing a benefit package for yourself and your dependent(s) for a 12-month period.

You may change options more than once in a 12-month period only: if you are enrolled in an HMO and you or one of your enrolled dependents (other than a student attending college) 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 newly eligible 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 *Choices for 2010* booklet that was mailed to your home this fall (also available from the Employee Benefits Division).

\*As a general rule, the Centers for Medicare & Medicaid Services (CMS) states that, except under certain circumstances, if an enrollee's temporary residence is out of the HMO's Medicare Advantage Plan service area for more than six consecutive months, the enrollee will be disenrolled from that HMO Medicare Advantage Plan.

You can also visit our web site at <https://www.cs.state.ny.us> for this information or to use our online NYSHIP Plan Comparison tool to generate a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area. From the Department home page click on Benefit Programs then NYSHIP Online. Select your group if prompted, and then choose Health Benefits & Option Transfer. Click on Rates and Health Plan Choices for the most up-to-date option transfer information or to find the easy-to-use NYSHIP Plan Comparison tool.

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 assistance with option transfer questions. If you have questions about NYSHIP-approved HMOs, call the HMOs directly. (See the rate listing inside or the *Choices* booklet 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.

## To Contact the Employee Benefits Division

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

*continued on page 5*



# New York State Health Insurance Program 2010 Rates

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

Code	Plan and Service Area
001	<b>The Empire Plan</b> (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7444) Medical Benefits Program: UnitedHealthcare, 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, N 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 (T
210	<b>Aetna*</b> 99 Park Ave., New York, NY 10016 1-800-323-9930 Medicare Advantage Customer Service 1-800-282-5 www.aetna.com Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk,
066	<b>Blue Choice*</b> 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282); Med Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties
063	<b>Capital District Physicians' Health Plan (CDPHP)*</b> Patroon Creek Corporate Center, 500 Patroon Creek Blvd., Albany or 1-888-248-6522 (TTY: 1-877-261-1164) www.cdphp.com Serving Albany, Columbia, Fulton, Greene, Montgom
300	<b>Capital District Physicians' Health Plan (CDPHP)*</b> Patroon Creek Corporate Center, 500 Patroon Creek Blvd., Albany or 1-888-248-6522 (TTY: 1-877-261-1164) www.cdphp.com Serving Broome, Chenango, Delaware, Essex, Hamilt
310	<b>Capital District Physicians' Health Plan (CDPHP)*</b> Patroon Creek Corporate Center, 500 Patroon Creek Blvd., Albany or 1-888-248-6522 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties
067	<b>Community Blue*</b> PO Box 80, Buffalo, NY 14240 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) Seni www.bcbswny.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming co
280	<b>Empire BlueCross BlueShield HMO (Upstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenecta
290	<b>Empire BlueCross BlueShield HMO (Downstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-08 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
320	<b>Empire BlueCross BlueShield HMO (Mid-Hudson)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0 Serving Dutchess, Orange, Putnam, Sullivan and Ulster counties
220	<b>GHI HMO</b> 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington countie
350	<b>GHI HMO</b> 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY:
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) hipusa
072	<b>HMOBlue Excellus BlueCross BlueShield (Central New York Region)</b> 333 Butternut Dr., Syracuse, NY 13214 1-800- Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins countie
160	<b>HMOBlue Excellus BlueCross BlueShield (Utica Region)</b> 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1- Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, O
059	<b>Independent Health*</b> 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independ
060	<b>MVP Health Care* (East)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-68 Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, V
330	<b>MVP Health Care* (Central)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888- Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga
340	<b>MVP Health Care (Mid-Hudson)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1- Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties
360	<b>MVP Health Care (North)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-68
058	<b>MVP Health Care* (Rochester)</b> 220 Alexander St., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 Medic Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties

**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.**

	Monthly	Annual
	<b>A</b>	<b>B</b>
	Ind	Med
7) <a href="https://www.cs.state.ny.us">https://www.cs.state.ny.us</a>	0.00	12.00
New York, NY 10008-1407 (TTY: 1-800-241-6894) 90 (TTY: 1-800-855-2881) TTY: 1-800-759-1089)		
366 (TTY: 1-800-654-5984) Sullivan and Westchester counties in New York State, and all counties in New Jersey	198.75	84.00
Medicare Blue Choice 1-877-883-9577 (TTY: 1-800-421-1220) <a href="http://www.excellusbcb.com">www.excellusbcb.com</a>	0.00	12.00
Buffalo, NY 12206-1057 518-641-3700 or 1-800-777-2273 Medicare-primary 518-641-3950 Albany, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	0.00	24.00
Buffalo, NY 12206-1057 518-641-3700 or 1-800-777-2273 Medicare-primary 518-641-3950 Cattaraugus, Herkimer, Madison, Oneida, Otsego and Tioga counties	75.85	40.00
Buffalo, NY 12206-1057 518-641-3700 or 1-800-777-2273 Medicare-primary or 518-641-3950	91.98	48.00
Empire Blue HMO Medicare Advantage Plan PO Box 62, Buffalo, NY 14240 1-800-329-2792 (TTY: 1-877-834-6918) Albany counties	47.72	48.00
1-800-453-0113 (TTY: 1-800-241-6894) <a href="http://www.empireblue.com">www.empireblue.com</a> Albany, Schoharie, Warren and Washington counties	149.26	64.00
1-800 1-800-453-0113 (TTY: 1-800-241-6894) <a href="http://www.empireblue.com">www.empireblue.com</a>	205.89	72.00
1-800 1-800-453-0113 (TTY: 1-800-241-6894) <a href="http://www.empireblue.com">www.empireblue.com</a>	271.19	96.00
1-877-208-7920) <a href="http://www.ghi.com">www.ghi.com</a> Albany counties	100.43	56.00
1-877-208-7920) <a href="http://www.ghi.com">www.ghi.com</a> Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	137.47	68.00
<a href="http://www.a.com">www.a.com</a> ® Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	68.14	36.00
1-844-6269 (TTY: 1-877-398-2275) <a href="http://www.excellusbcb.com">www.excellusbcb.com</a> Albany counties	115.04	48.00
1-877-398-2275) <a href="http://www.excellusbcb.com">www.excellusbcb.com</a> Oneida, Otsego and St. Lawrence counties	83.37	48.00
<a href="http://www.mvphhealth.com">www.mvphhealth.com</a> Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	35.05	36.00
1-877-6277) (TTY: 1-800-662-1220) <a href="http://www.joinmvp.com">www.joinmvp.com</a> Warren and Washington counties	0.73	24.00
1-868-6277) (TTY: 1-800-662-1220) <a href="http://www.joinmvp.com">www.joinmvp.com</a> Albany, Oswego, Otsego, Tioga and Tompkins counties	57.71	36.00
1-888-687-6277) (TTY: 1-800-662-1220) <a href="http://www.joinmvp.com">www.joinmvp.com</a>	97.89	48.00
1-877-6277) (TTY: 1-800-662-1220) <a href="http://www.joinmvp.com">www.joinmvp.com</a> Serving Franklin and St. Lawrence counties	118.16	56.00
Medicare-eligible 585-327-5760 or 1-800-665-7924 (TTY: 585-325-2629) <a href="http://www.mvphhealthcare.com">www.mvphhealthcare.com</a>	35.68	24.00

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

(See page 6 for more information on how sick leave credit impacts your premium.)

Fam	B		C		D	
	Ind	Fam	Ind	Fam	Ind	Fam
166.50	49.91	216.41	166.50	166.50	499.07	1165.06
147.26	243.93	892.44	280.96	280.96	650.58	1774.41
159.09	39.27	198.36	159.09	159.09	392.74	1029.09
106.73	45.17	252.01	177.02	177.02	451.74	1159.82
105.96	121.59	451.70	208.96	208.96	533.24	1369.09
146.79	137.56	492.37	214.68	214.68	547.83	1406.57
124.55	93.65	470.48	225.11	225.11	507.07	1407.51
143.34	201.24	695.32	269.26	269.26	669.05	1746.10
191.83	257.98	843.92	292.57	292.57	726.83	1897.11
162.65	323.34	1014.80	319.11	319.11	792.66	2069.12
118.14	148.98	566.69	238.70	238.70	585.91	1540.72
137.74	186.02	686.29	259.34	259.34	622.96	1660.32
147.14	117.79	396.79	204.69	204.69	564.62	1383.38
148.73	161.63	495.32	208.66	208.66	580.91	1415.57
115.70	127.66	459.99	204.06	204.06	526.27	1342.53
112.31	82.13	359.39	199.94	199.94	505.89	1305.65
117.06	44.31	260.64	173.23	173.23	436.56	1129.49
166.73	101.78	410.80	197.78	197.78	498.42	1289.53
173.95	142.66	518.72	216.52	216.52	545.64	1411.72
126.40	162.93	571.17	224.56	224.56	565.91	1464.16
164.01	79.42	307.75	176.74	176.74	473.05	1180.03

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 on this rate sheet. Retirees of other Participating Employers: Contact your former employer for 2010 rates. Dependent survivors of other Participating Employers: Contact the former employer of the enrollee for 2010 rates. COBRA enrollees will be notified of their rates separately.

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.

*Note: 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** Retirement Prior to 1/1/83 and all retirees of Thruway Authority  
*Retirees of other Participating Employers: Contact your former employer for 2010 rates.*

**B** 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

**C** Amended Dependent Survivors;  
 Eligible survivors of active employees who died between April 1, 1975 and March 31, 1979; Some dependent survivors of Thruway Authority

**D** Vestees, Long Term Disability Enrollees and all other Dependent Survivors

\* Medicare-primary enrollees will be enrolled in this plan's Medicare Advantage Plan.

† If Medicare-primary, check with the plan.



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>



2010 Rates for Retirees – November 2009

Address Service Requested

Your Only Notice of  
Health Insurance  
Rate Changes for 2010

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



Retiree Rates & Information was printed on paper containing recycled fiber using environmentally sensitive inks.



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2010 Retiree Rates & Information

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).

### Employee Benefits Division Web Site

Visit our web site at <https://www.cs.state.ny.us> to find the latest benefit information. You may also view your enrollment record, change your address, order Empire Plan benefit cards, compare benefit plans and submit option transfer requests online using MyNYSHIP, a secure portion of the Employee Benefits Division's web site, NYSHIP Online. Go to <https://www.cs.state.ny.us>. Click on Retirees, then Health Benefits and follow the prompts to MyNYSHIP - Enrollee Self Service. Or, you can go directly to <https://www.cs.state.ny.us/mynyship>. See the *Choices for 2010* booklet for details.

### Lifetime Sick Leave Credit

When you retired, you may have been entitled to convert your unused sick leave into a lifetime monthly credit that 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 may also rise. To calculate the balance you will pay in calendar year 2010, subtract your monthly sick leave credit from the new monthly premium.