

NYSHIP Rates & Deadlines for 2011

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

Choose Your Health Insurance Plan for 2011 by December 31, 2010

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2011. 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, 2010.

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, 2010. 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 2011 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 2011*, 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 2011, 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-NYSHIP (1-877-769-7447). Select the Medical/Surgical Program and then the appropriate prompt for option transfer benefit 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 2011 program year. Changing plans may result in substantially different coverage and cost.

Continued on page 5

New York State Health Insurance Program 2011 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 *Choices for 2011* or call the HMO for NYSHIP service area information.

			Biweekly Employee Costs Schedule With NYSHIP Drug Coverage			
			A		B	
Code	Plan and Service Area		Ind	Fam	Ind	Fam
16-21	001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) https://www.cs.state.ny.us Medical/Surgical Program: UnitedHealthcare, PO Box 1600, Kingston, NY 12402-1600 (TTY: 1-888-697-9054) Hospital Program: Empire BlueCross BlueShield, NYS Service Center, PO Box 1407, Church Street Station, New York, NY 10008-1407 (TTY: 1-800-241-6894) Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5190 (TTY: 1-800-855-2881) Prescription Drug Program: UnitedHealthcare/Medco Health Solutions, PO Box 5900, Kingston, NY 12402-5900 (TTY: 1-800-759-1089)	27.26	115.12	28.11	118.22
			28.01	117.74		
			for CSEA and UCS			
22	210	Aetna 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 in New York State, and all counties in New Jersey	101.87	453.24	101.12	451.54
24	066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.excellusbcs.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	21.28	94.78	21.28	94.78
26	063	Capital District Physicians' Health Plan (CDPHP) (Capital) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	24.70	122.01	24.70	120.31
26	300	Capital District Physicians' Health Plan (CDPHP) (Central) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties	60.72	215.18	59.97	213.48
26	310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties	70.37	239.14	69.62	237.44
28	067	Community Blue PO Box 80, Buffalo, NY 14240-0080 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	25.36	169.09	25.36	167.39
30	280	Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-453-0113 (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	76.54	287.39	75.79	285.69
30	290	Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	124.21	411.99	123.46	410.29
30	320	Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com Serving Dutchess, Orange, Putnam, Sullivan and Ulster counties	125.03	414.19	124.28	412.49
32	220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7920) www.ghi.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	104.36	371.21	103.61	369.51
32	350	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7920) www.ghi.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	132.82	448.54	132.07	446.84
34	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	47.27	172.77	46.52	171.07
36	072	HMOBlue Excellus BlueCross BlueShield (Central New York Region) 333 Butternut Dr., Syracuse, NY 13214 1-800-447-6269 (TTY: 1-877-398-2275) www.excellusbcs.com Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	81.28	260.53	80.53	258.83
36	160	HMOBlue Excellus BlueCross BlueShield (Utica Region) 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-877-398-2275) www.excellusbcs.com Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	63.70	243.08	62.95	241.38
38	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	24.53	114.42	24.53	114.42
40	058	MVP Health Care (Rochester) 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 Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties	21.07	97.60	21.07	97.60
40	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	22.13	102.58	22.13	102.58
40	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, Oswego, Otsego, Tioga and Tompkins counties	33.74	146.51	32.99	144.81
40	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, Sullivan and Ulster counties	29.62	135.87	28.87	134.17
40	360	MVP Health Care (North) 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 Franklin and St. Lawrence counties	70.88	239.97	70.13	238.27

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 2011 rates.

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 in the Agency Law Enforcement Services Unit (ALESU) represented by Council 82; UUP employees in lifeguard titles

Important Dates for Your Benefit Choices

December 31, 2010

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 6, 2011 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 22, 2010. 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 6, 2011.

January 6, 2011 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 5, 2011. 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 6, 2011.

December 30, 2010 Institution Lag-Exempt

New health insurance plan begins for Institution Lag-Exempt Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of December 16, 2010. 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 30, 2010.

December 30, 2010 Institution Lag

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 December 30, 2010. 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 30, 2010.

Choices Explains Your Current Plan , continued

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 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 2011?

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 2011* for Retirees to see how retirement will affect your coverage.

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

Time-Sensitive Materials

**Your Only Notice of Health Insurance
Rate Changes for 2011**

Rates & Deadlines for 2011 – November 2010

**Please do not send mail or
correspondence to the return
address listed above. See
page 1 for address.**

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).

 *Rates & Deadlines for 2011* was printed on paper containing recycled fiber using environmentally sensitive inks.  NY0895 2011 NYSHIP Rates

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.

Coverage for Your Young Adult Children

As the result of federal health care reform legislation, your young adult child up to age 26 may be eligible to be enrolled as a dependent under your NYSHIP family coverage effective January 1, 2011, regardless of his or her student status or marital status. A *NYSHIP Special Report* with details on eligibility requirements, enrollment instructions and the special enrollment period for young adult children that began on November 1, 2010 was mailed to enrollees in October. This *Special Report* also provides you with information on the NYSHIP Young Adult Option coverage available to your children up to age 30.