

March 2012

NYSHIP Rate Changes

Effective April 1, 2012

For Employees of the State of New York in the Agency Police Services Unit (APSU) represented by the Police Benevolent Association of New York State (PBANYS)

Special Option Transfer Period (March 1 through March 30, 2012)

The collective bargaining agreement ratified on January 31, 2012 will result in NYSHIP rate and premium contribution changes. The new rates included in this publication will be in effect through the end of 2012 (see page 4). **Note the date of the earliest paycheck in which a deduction will be made (see page 5).** As a result of these changes, there will be a Special Option Transfer Period during the month of March.

How will the Special Option Transfer Period work?

A Special Option Transfer Period will be held from March 1 through March 30, 2012. See your agency Health Benefits Administrator (HBA) as soon as possible if you wish to change your health insurance plan. Ask for the Health Insurance Transaction Form PS-404. Return the completed form to your agency HBA by March 30, 2012. Online option changes using MyNYSHIP will **NOT** be available during the Special Option Transfer Period.

No action is required if you wish to keep your current health insurance option.

PLEASE NOTE: The regular Annual Option Transfer Period, usually held at the end of the calendar year, will be available and you will have the opportunity to review health insurance plan options and rates for 2013 as you normally do.

Choices and The Empire Plan Report Explain Your Current Plan and Other Available Plans

If you are considering changing your health insurance plan or wish to review your current plan, ask your agency HBA (usually located in the Personnel Office) for a copy of *Choices for 2012*, your guide to NYSHIP options. Or, find *Choices* on our web site at <https://www.cs.ny.gov>. Select Benefit Programs, then NYSHIP Online and follow the prompts to the NYSHIP Online homepage. Click on Health Benefits & Option Transfer, then Rates and Health Plan Choices for the most up-to-date option transfer information.

Also, please reference the April 2012 *Empire Plan Report* with the *Empire Plan Preventive Care Coverage* chart for Empire Plan benefit changes, including preventive care services required by the federal Patient Protection and Affordable Care Act (PPACA). You will receive this *Report* in the mail separately. You can also access this *Report* on our web site at <https://www.cs.ny.gov>. Select Benefit Programs, then NYSHIP Online and follow the prompts to the NYSHIP Online homepage. Click on Using Your Benefits, then Publications. Or, you can contact your agency HBA for a copy.

If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical Program and then the appropriate prompt for option transfer benefit questions.

Continued on page 5



New York State Department of Civil Service, Employee Benefits Division
Alfred E. Smith State Office Building, Albany, New York 12239
<https://www.cs.ny.gov>

New York State Health Insurance Program 2012 Rates Effective April 1

Enrollee contributions for employees of New York State

Code	Plan and Service Area
16-21 001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769- 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 10014-0140 (TTY: 1-888-697-9054) 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	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
24 066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.bluechoice.com
26 063	Capital District Physicians' Health Plan (CDPHP) (Capital) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 (TTY: 518-437-5000) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
26 300	Capital District Physicians' Health Plan (CDPHP) (Central) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 (TTY: 518-437-5000) Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties
26 310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 (TTY: 518-437-5000) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
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.communityblue.com
30 280	Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 518-437-5000 (TTY: 518-437-5000) Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
30 290	Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 518-437-5000 (TTY: 518-437-5000) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
30 320	Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 518-437-5000 (TTY: 518-437-5000) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
32 220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-244-4466) Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
32 350	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-244-4466) Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
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
36 072	HMOBlue Excellus BlueCross BlueShield (Central New York Region) 333 Butternut Dr., Syracuse, NY 13214 315-437-5000 (TTY: 315-437-5000) Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
36 160	HMOBlue Excellus BlueCross BlueShield (Utica Region) 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-800-722-7884) Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and Schoharie counties
38 059	Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com
40 058	MVP Health Care (Rochester) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227)
40 060	MVP Health Care (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
40 330	MVP Health Care (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego and Schoharie counties
40 340	MVP Health Care (Mid-Hudson) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
40 360	MVP Health Care (North) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester 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 2012* or call the HMO for NYSHIP service area information.

7447) <https://www.cs.ny.gov>

York, NY 10008-1407 (TTY: 1-800-241-6894)

5190 (TTY: 1-800-855-2881)

(TTY: 1-800-759-1089)

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

www.excellusbcb.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties

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and Washington counties

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6-1057 518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties

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ga, Oswego, Otsego, Tioga and Tompkins counties

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87-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Franklin and St. Lawrence counties

**Biweekly Costs Schedule
with NYSHIP Drug Coverage for
Employees of the State of New York
in APSU Represented by PBANYS.**

	Individual	Family
	43.90	158.19
	135.63	533.77
	34.25	132.29
	37.84	144.42
	66.71	218.27
	71.44	229.76
	42.94	194.23
	53.28	217.57
	134.46	431.40
	123.93	401.12
	126.28	414.59
	152.52	492.76
	71.59	222.16
	94.18	283.15
	105.78	340.95
	55.04	190.43
es counties	34.78	132.51
	37.80	144.24
	59.47	198.76
	64.20	210.27
	100.37	302.11

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 paychecks.

Effective October 1, 2011, for Empire Plan and HMO enrollees in APSU, the State pays 84 percent of the cost of the premium for enrollee coverage and 69 percent for dependent coverage. However, the State's dollar contribution for the HMO premium will not exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.

Since premium deductions for your NYSHIP coverage after October 1, 2011 have already been taken, the increase in your biweekly cost for NYSHIP coverage from October 2011 through March 2012 will be calculated to determine your retroactive health insurance special adjustment. This special adjustment will be applied to your paycheck dated March 28, 2012, the same paycheck in which you will receive your retroactive payment, in accordance with the 2011-2016 agreement between the State and PBANYS for APSU employees. In addition to the special adjustment and payment, the health insurance regular premium deduction amount will reflect the 2012 rates.

To see the biweekly retroactive health insurance special adjustments, go to our web site at <https://www.cs.ny.gov>. Select Benefit Programs, then NYSHIP Online and follow the prompts to the NYSHIP Online homepage. Click on Health Benefits & Option Transfer, then Rates and Health Plan Choices and select Retroactive Health Insurance Special Adjustments.

Important Dates for Your Benefit Choices

Deadline

March 30, 2012

Deadline for submitting signed Health Insurance Transaction Form PS-404 to your agency HBA if you want to change your health insurance plan.

Effective Date

April 1, 2012

Your new health insurance option begins.

Paycheck Date

March 28, 2012 Administration Lag

The earliest paycheck in which a deduction change will be made. Any option change processed by your HBA after March 13, 2012, will not be reflected in the March 28, 2012 paycheck.

Choices Explains Your Current Plan , continued from page 1

If you have questions about NYSHIP Health Maintenance Organizations (HMOs), call the HMOs directly and ask for information on the plan offered through NYSHIP. (See 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 remainder of the 2012 program year. Changing plans may result in substantially different coverage.

Keep Your Health Insurance Up to Date

Notify your agency HBA when you have changes in your family, marital or employment status or if your name, address or phone number changes. Act promptly. Deadlines may apply. See your *NYSHIP General Information Book* for details.

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 subsequent *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 HBA for more information.

New Opt-out Program for 2012

If you have coverage under another employer-sponsored health insurance program, you may be eligible for an incentive payment if you waive your NYSHIP coverage. See your April 2012 *Empire Plan Report* or *HMO Report* for details. If you are interested in participating in the program, see your agency HBA.

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



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

Address Service Requested

Time-Sensitive Materials

**Your Only Notice of Health Insurance
Rate Changes for April 1, 2012**

NYSHIP 4/12 Rate Changes for APSU – March 2012

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

It is the policy of the New York State 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.ny.gov>). 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 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

 NYSHIP Rate Changes was printed on paper containing recycled fiber using environmentally sensitive inks.

NYSHIP 4/12 Rate Changes for APSU

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