

May 2012

NYSHIP Rate Changes

Effective July 1, 2012

For Employees of the State of New York in Law Enforcement (NU 21) who are represented by the New York State Correction Officers and Police Benevolent Association (NYSCOPBA)

Special Option Transfer Period (May 4 through June 4, 2012)

The collective bargaining agreement ratified on March 2, 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 7).** As a result of these changes, there will be a Special Option Transfer Period.

How will the Special Option Transfer Period work?

A Special Option Transfer Period will be held from May 4 through June 4, 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 June 4, 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 Special 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 May 2012 *Empire Plan Special 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 6



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 for July 1, 2012 coverage

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 Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5 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 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 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 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 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, 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 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 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, 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)
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)
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 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 (1-888-687-6272) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties
40 060	MVP Health Care (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie and Warren counties
40 330	MVP Health Care (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272) 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 (1-888-687-6272) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie and Warren counties
40 360	MVP Health Care (North) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie and Warren 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>

ork, 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

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

518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com

and Washington counties

518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com

5-1057 518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties

www.bcbswny.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties

00 1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com

Schenectady, Schoharie, Warren and Washington counties

1-800 1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com

1-800 1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com Serving Dutchess, Orange, Putnam, Sullivan and Ulster counties

08-7920) www.ghi.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties

377-208-7920) www.ghi.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties

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

1-800-447-6269 (TTY: 1-877-398-2275) www.excellusbcb.com

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, Oneida, Otsego and St. Lawrence counties

independenthealth.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties

88-687-6277) (TTY: 1-800-662-1220) www.joinmvp.com

-6277) (TTY: 1-800-662-1220) www.joinmvp.com

ie, Warren and Washington counties

687-6277) (TTY: 1-800-662-1220) www.joinmvp.com

ga, Oswego, Otsego, Tioga and Tompkins counties

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

37-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Franklin and St. Lawrence counties

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 titles allocated or equated to Salary Grade 9 and below, the State pays 88 percent of the cost of the premium for enrollee coverage and 73 percent for dependent coverage. For Empire Plan and HMO enrollees in titles allocated or equated to Salary Grade 10 and above, 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 June 2012 will be calculated to determine your retroactive health insurance special adjustment. This special adjustment will be applied to your paycheck dated June 20, 2012 for Administrative employees and June 28, 2012 for Institutional employees, the same paycheck in which you will receive your retroactive salary payment, in accordance with the 2009-2016 agreement between the State and NYSCOPBA for employees in Law Enforcement (NU 21). In addition to the special adjustment and payment, the health insurance regular premium deduction amount will reflect the revised 2012 rates as noted on schedule A and B. For Administration payroll employees, a different deduction will be taken for the June 20, 2012 check (see page 5).

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.

A For employees of the State of New York represented by NYSCOPBA in Law Enforcement titles allocated or equated to Salary Grade 9 and below, for the paychecks beginning June 28, 2012 and July 3, 2012.

B For employees of the State of New York represented by NYSCOPBA in Law Enforcement titles allocated or equated to Salary Grade 10 and above, for the paychecks beginning June 28, 2012 and July 3, 2012.

Biweekly Employee Costs Schedule			
A		B	
Ind	Fam	Ind	Fam
32.77	132.07	43.69	157.70
125.45	508.96	136.13	534.62
25.61	110.92	34.15	132.10
28.31	121.06	37.74	144.23
57.28	194.59	67.21	219.12
62.06	206.22	71.94	230.61
32.13	168.11	42.84	195.08
42.40	189.93	53.78	218.42
123.30	403.03	134.96	432.25
112.85	372.95	124.43	401.97
115.89	388.38	126.78	415.44
142.13	466.55	153.02	493.61
61.53	197.03	72.09	223.01
84.66	259.50	94.68	284.00
96.38	317.37	106.28	341.80
45.27	165.91	55.54	191.28
26.01	111.05	34.68	132.32
28.28	120.91	37.70	144.05
50.28	175.68	59.97	199.61
55.00	187.17	64.70	211.12
90.99	278.57	100.87	302.96

New York State Health Insurance Program 2012 Deduction for the Paycheck Dated June 20, 2012 ONLY

		Administration Payroll Employees Only			
		C		D	
Code	Plan	Ind	Fam	Ind	Fam
001	Empire Plan	33.68	135.28	44.90	161.55
210	Aetna	122.95	503.61	133.78	529.59
066	Blue Choice	25.69	111.08	34.25	132.29
063	CDPHP (Capital)	28.38	121.21	37.84	144.42
300	CDPHP (Central)	54.78	189.24	64.86	214.09
310	CDPHP (Hudson Valley)	59.56	200.87	69.59	225.58
067	Community Blue	32.20	162.76	42.94	190.05
280	EBCBS (Upstate)	39.90	184.58	51.43	213.39
290	EBCBS (Downstate)	120.80	397.68	132.61	427.22
320	EBCBS (Mid-Hudson)	110.35	367.60	122.08	396.94
220	GHI HMO	113.39	383.03	124.43	410.41
350	GHI HMO	139.63	461.20	150.67	488.58
050	HIP	59.03	191.68	69.74	217.98
072	HMOBlue (Central)	82.16	254.15	92.33	278.97
160	HMOBlue (Utica)	93.88	312.02	103.93	336.77
059	Independent Health	42.77	160.56	53.19	186.25
058	MVP (Rochester)	26.08	111.20	34.78	132.51
060	MVP (East)	28.35	121.05	37.80	144.24
330	MVP (Central)	47.78	170.33	57.62	194.58
340	MVP (Mid-Hudson)	52.50	181.82	62.35	206.09
360	MVP (North)	88.49	273.22	98.52	297.93

C For Administration payroll employees of the State of New York represented by NYSCOPBA in Law Enforcement titles allocated or equated to Salary Grade 9 and below, for the paycheck dated June 20, 2012 ONLY. For paycheck dates beginning on July 3, 2012 and after, refer to page 4, column A.

D For Administration payroll employees of the State of New York represented by NYSCOPBA in Law Enforcement titles allocated or equated to Salary Grade 10 and above for the paycheck dated June 20, 2012 ONLY. For paycheck dates beginning on July 3, 2012 and after, refer to page 4, column B.

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 (July through December 2012). Changing plans may result in substantially different coverage.

NOTE: Provisions of the March 30, 2012 New York State budget bill change the way the Medicare Part B premium is factored into the cost of NYSHIP coverage. This change will affect your NYSHIP premium beginning July 1, 2012. Columns A and B on page 4 of this publication reflect NYSHIP premiums effective July 1, 2012. These premium amounts include the negotiated change in the State's contribution towards the cost of your NYSHIP coverage, negotiated benefit changes and the change to how Medicare Part B is factored into the cost of NYSHIP coverage. The July 3, 2012 Administration paycheck and the June 28, 2012 Institution paycheck will be the earliest paychecks in which those changes will be made. The paycheck dated June 20, 2012 for Administration payroll employees will reflect only the negotiated change in the State's contribution towards the cost of your NYSHIP 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.

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 Health Benefits Administrator 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 May 2012 *Empire Plan Special Report* or *HMO Special Report* for details. If you are interested in participating in the program, see your agency HBA.

Important Dates for Your Benefit Choices

Deadline

June 4, 2012

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 or to enroll in the Health Insurance Opt-out Program.

Effective Date

July 1, 2012

Your new health insurance option begins.

Paycheck Dates

Administration Lag

June 20, 2012

The earliest paycheck in which a deduction change will be made. This deduction change will only reflect the negotiated change in the State's contribution towards the cost of your NYSHIP coverage. Please refer to schedule C or D on page 5 for this deduction amount.

Institution Lag

June 28, 2012

The earliest paycheck in which a deduction change will be made. This paycheck will reflect the negotiated change in the State's contribution toward the cost of your NYSHIP coverage as well as the impact of the negotiated benefit changes and the change to how Medicare Part B is factored into the cost of NYSHIP coverage. Please refer to schedule A or B on page 4 for this deduction amount.

Administration Lag

July 3, 2012

The earliest paycheck that will reflect the negotiated benefit changes and the change to how Medicare Part B is factored into the cost of NYSHIP coverage. Please refer to schedule A or B on page 4 for this deduction amount.

New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
<https://www.cs.ny.gov>
Address Service Requested
Time-Sensitive Materials
**Your Only Notice of Health Insurance
Rate Changes for July 1, 2012**



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

NYSHIP 7/12 Rate Changes for NYSCOPBA (LE)– May 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 7/12 Rate Changes for NYSCOPBA (LE)

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