

For Retirees, Vestees and Dependent Survivors
of 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.

* 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.

2013 RATES & INFORMATION FOR RETIREES OF PARTICIPATING EMPLOYERS



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

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 2013* booklet. If you need a Choices booklet, please contact the Employee Benefits Division.

You can also visit our web site at <https://www.cs.ny.gov> 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.

The *Summary of Benefits and Coverage (SBC)* is a simple and standardized comparison document required by the Patient Protection and Affordable Care Act. To view a copy of the SBC for each NYSHIP plan, visit <https://www.cs.ny.gov/sbc/index.cfm>. If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and press 1 for the Medical Program to request a copy.

If there are any copayment or benefit changes for 2013, 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 the Medical Program and then the appropriate prompt for assistance with option transfer benefit 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.

Retirees, Vesteers, and Enrollees covered under Preferred List Provisions

Check with your former agency for information about Medicare premium reimbursement.

Enrollees Who Pay the Employee Benefits Division Directly

The 2013 rate for your current health insurance plan will be reflected in your December bill for your January coverage. If you are changing options, the date of the bill when you see your premium change will depend on when your health insurance plan change is received and processed.

Keep Your Health Insurance Up to Date

You must write to the Employee Benefits Division at the New York State Department of Civil Service, Albany, New York 12239, when changes in your family or marital status affect your coverage or if your address changes. Be sure to sign your letter and include your Social Security number, telephone number and address in your letter. Act promptly. Deadlines may apply. See your *NYSHIP General Information Book* for details.

Employee Benefits Division Web Site

Visit our web site at <https://www.cs.ny.gov> 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.ny.gov>. Click on Retirees, then Health Benefits and follow the prompts to MyNYSHIP - Enrollee Self Service. Or, you can go directly to <https://www.cs.ny.gov/mynyship>. See the *Choices for 2013* booklet for details.

Your Retirement Check and “Notice of Change” Document

Your deductions will change to reflect the 2013 health insurance rates of your 2013 health insurance plan.

If you receive your pension by direct deposit, your retirement system will notify you of any deduction changes. The sample check stub and “Notice of Change” document (for the direct deposit enrollee) shown below are from the New York State and Local Employees’ Retirement System. *Note: If you receive your pension from another retirement program, your check stub and “Notice of Change” document will be different.*

1. Medicare Part B Premium and Your Credit (Reimbursement)

The State will reimburse you and your enrolled dependents for the standard Part B premium when Medicare becomes primary to NYSHIP, unless you or your dependent receives reimbursement from another source or are NYSHIP-primary for claims purposes. In 2013, the standard Medicare Part B premium will be \$104.90 per month.

2. Insurance Premium Deduction

Your share of the NYSHIP premium, less any sick leave credit, is shown as a deduction in this box.

Your retirement check of December 31, 2012, should reflect the 2013 rates.

IF YOU ARE CHANGING YOUR HEALTH INSURANCE PLAN: The correct deduction for your new health insurance plan plus or minus any retroactive adjustment needed will be reflected in your pension check. The date of the adjustment will depend on when your health insurance plan change is received and processed.

NOTICE OF CHANGE IN NET RETIREMENT SYSTEMS BENEFIT PAID FOR MONTH ENDING September 30, 2012

Registration #: YTD Federal Tax Withheld:
Retirement #:

The credits and deductions which make up your net retirement benefits are shown below for the last month and this month. Items which will change this month are indicated by an “*”.

	Last Month	This Month
Benefits		
Normal Allowance		
Cost of Living		
Supplemental Allowance		
Benefit Adjustments		
Gross Benefit		
Miscellaneous Adjustment		
Total Federal Withholding Tax		
Miscellaneous Deductions		
Health Insurance		
Health Ins. Deduction		
Medicare Credit		
Medicare Deduction		
Net Retirement Benefit Paid		
This difference is due to change the amount of Federal Income tax already been advised regarding		
I hope this information is helpful. For more information, contact our Call Center toll-free at 1-866-805-0990, or 518-474-7736 in the Albany area.		

NEW YORK STATE & LOCAL RETIREMENT SYSTEMS

Name: JANE DOE
Retirement #: 888888888

Check #: 010784241
Date: June 30, 2012
Registration #: 88888888

NORMAL ALLOWANCE	C. O. L. A/ SUPPLEMENTAL	MEDICARE CREDIT			GROSS TOTAL
\$730.38					\$730.38
FEDERAL WITHHOLDING	INSURANCE PREMIUM				TOTAL DEDUCTIONS
	\$71.38				\$71.38
					CHECK AMOUNT
					\$659.00

IN THE EVENT OF THE DEATH OF THE PAYEE, THIS CHECK IS VOID AND MUST BE RETURNED TO THE PAYER. If you have questions, need to order forms and booklets, or change your mailing address, please contact our Call Center toll-free at 1-866-805-0990, or 518-474-7736 in the Albany, New York area.

You may also call this number to request a direct deposit enrollment form. With direct deposit, funds are deposited directly into your account, replacing the traditional "check in the mail." Direct deposit is the most reliable, easiest and safest way to get your monthly pension payment with no hassles.

DETACH HERE BEFORE CASHING

New York State Health Insurance Program 2013 Rates

Check your plan

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.

Not all Participating Employers use the contribution rates reflected in this flyer. If you have questions regarding whether any of these rates apply to you or what your NYSHIP rates will be for 2013, contact your former employer.

Monthly Rate (See page 8 for more)
Thruway Authority Retirees and Retirees of Employers that Contribute 100% Individual/ 75% Dependent

Code	Plan	Individual	Family
001	The Empire Plan	0.00	215.27
210	Aetna*	178.45	960.04
066	Blue Choice*	0.00	168.70
067	BlueCross BlueShield of Western New York*	3.59	271.10
063	Capital District Physicians' Health Plan (CDPHP) (Capital)*	0.00	202.52
300	Capital District Physicians' Health Plan (CDPHP) (Central)*	65.36	349.11
310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)*	55.17	320.76
280	Empire BlueCross BlueShield HMO (Upstate)*	57.84	370.10
290	Empire BlueCross BlueShield HMO (Downstate)*	218.21	790.94
320	Empire BlueCross BlueShield HMO (Mid-Hudson)*	221.03	798.80
220	GHI HMO (Capital)	27.64	332.67
350	GHI HMO (Hudson Valley)	54.29	382.27
050	HIP Health Plan of New York*	86.48	380.81
072	HMOBlue (Central New York Region)	179.00	626.38
160	HMOBlue (Utica Region)	196.92	742.22
059	Independent Health*	8.50	218.99
058	MVP Health Care* (Rochester)	0.00	182.33
060	MVP Health Care* (East)	0.00	199.26
330	MVP Health Care* (Central)	47.49	297.01
340	MVP Health Care* (Mid-Hudson)	46.76	293.36
360	MVP Health Care (North)	145.46	549.06

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

– this is your only notice of a rate change.

Notes: Rates for retirees do not reflect sick leave credits. (For more information on how sick leave credit impacts your premium.)

Retirees and Dependent Survivors of Employers that Contribute 90% Individual/ 75% Dependent		Most Dependent Survivors of the Thruway Authority		Vestees and All Other Dependent Survivors (Full Share Premium)♦	
Individual	Family	Individual	Family	Individual	Family
60.96	276.23	215.27	215.27	609.56	1470.65
241.41	1023.00	365.45	365.45	808.02	2269.84
45.96	214.66	168.70	168.70	459.61	1134.41
62.70	330.21	238.94	238.94	594.73	1550.49
55.69	258.21	202.52	202.52	556.95	1367.03
123.12	406.87	234.71	234.71	642.99	1581.83
112.16	377.75	227.98	227.98	625.03	1536.94
110.85	423.11	229.64	229.64	587.90	1506.46
271.64	844.37	296.04	296.04	752.54	1936.70
274.60	852.37	297.71	297.71	756.71	1947.56
86.95	391.98	245.54	245.54	620.69	1602.84
112.92	440.90	249.32	249.32	640.60	1637.87
146.06	440.39	241.26	241.26	682.30	1647.35
238.70	686.08	278.14	278.14	775.99	1888.54
255.60	800.90	302.45	302.45	783.75	1993.55
67.64	278.98	218.99	218.99	599.90	1475.86
50.33	232.66	182.33	182.33	503.32	1232.66
54.81	254.07	199.26	199.26	548.08	1345.14
104.05	353.57	222.75	222.75	613.06	1504.08
102.89	349.49	220.82	220.82	608.06	1491.36
203.15	606.75	264.45	264.45	722.34	1780.16

Enrollee Contributions for Retirees, Vestees and Dependent Survivors

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 2013 rates. Dependent survivors of other Participating Employers: Contact the former employer of the enrollee for 2013 rates. COBRA and Young Adult Option 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.

† If Medicare-primary, check with the plan.

♦ Not all Participating Employers use the contribution rates reflected in this flyer. You can apply your contribution rate to this column to determine approximately what you will pay.

Code Plan and Service Area**001 The Empire Plan**

(available to enrollees and their eligible dependents worldwide)

1-877-7-NYSHIP (1-877-769-7447)

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

Medical 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/Empire Plan Medicare Rx:
UnitedHealthcare & Express Scripts/Medco Health
Solutions, PO Box 5900, Kingston, NY 12402-5900
(TTY: 1-800-759-1089)

210 Aetna*

99 Park Ave., New York, NY 10016

1-800-323-9930

Medicare Advantage Customer Service
1-800-282-5366 (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

066 Blue Choice*

165 Court St., Rochester, NY 14647

585-454-4810 or 1-800-462-0108

(TTY: 1-877-398-2282)

Medicare Blue Choice 1-877-883-9577

(TTY: 1-800-421-1220)

www.excellusbcbs.com

Serving Livingston, Monroe, Ontario, Seneca,
Wayne and Yates counties

067 BlueCross BlueShield of Western New York*

PO Box 80, Buffalo, NY 14240

716-887-8840 or 1-877-576-6440

(TTY: 1-888-249-2583)

Senior Blue HMO Medicare Advantage Plan

PO Box 62, Buffalo, NY 14240

1-800-329-2792 (TTY: 1-877-834-6918)

www.bcbswny.com

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

Code Plan and Service Area**063 Capital District Physicians' Health Plan (CDPHP) (Capital)***

500 Patroon Creek Blvd., Albany, NY 12206-1057

518-641-3700 or 1-800-777-2273

Medicare-primary 518-641-3950 or 1-888-248-6522
(TTY: 1-877-261-1164)

www.cdphp.com

Serving Albany, Columbia, Fulton, Greene,
Montgomery, Rensselaer, Saratoga, Schenectady,
Schoharie, Warren and Washington counties

300 Capital District Physicians' Health Plan (CDPHP) (Central)*

500 Patroon Creek Blvd., Albany, NY 12206-1057

518-641-3700 or 1-800-777-2273

Medicare-primary 518-641-3950 or 1-888-248-6522
(TTY: 1-877-261-1164)

www.cdphp.com

Serving Broome, Chenango, Delaware, Essex,
Hamilton, Herkimer, Madison, Oneida, Otsego
and Tioga counties

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

Medicare-primary 518-641-3950 or 1-888-248-6522
(TTY: 1-877-261-1164)

www.cdphp.com

Serving Dutchess, Orange and Ulster counties

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

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

Code Plan and Service Area

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

220 GHI HMO (Capital)
55 Water St., New York, NY 10041 or
PO Box 2844, New York, NY 10116
1-877-244-4466 (TTY: 1-877-208-7920)
www.emblemhealth.com
Serving Albany, Columbia, Delaware, Greene,
Rensselaer, Saratoga, Schenectady, Warren
and Washington counties

350 GHI HMO (Hudson Valley)
55 Water St., New York, NY 10041 or
PO Box 2844, New York, NY 10116
1-877-244-4466 (TTY: 1-877-208-7920)
www.emblemhealth.com
Serving Dutchess, Orange, Putnam,
Rockland, Sullivan and Ulster counties

050 HIP Health Plan of New York*
55 Water St., New York, NY 10041
1-877-861-0175 (TTY: 1-888-447-4833)
www.emblemhealth.com
Serving Bronx, Kings, Nassau, New York, Queens,
Richmond, Suffolk and Westchester counties

072 HMOBlue (Central New York Region)
333 Butternut Dr., Syracuse, NY 13214-1803
1-800-447-6269 (TTY: 1-877-398-2275)
www.excellusbcbcs.com
Serving Broome, Cayuga, Chemung, Cortland,
Onondaga, Oswego, Schuyler, Steuben, Tioga
and Tompkins counties

160 HMOBlue (Utica Region)
12 Rhoads Dr., Utica, NY 13502
1-800-722-7884 (TTY: 1-877-398-2275)
www.excellusbcbcs.com
Serving Chenango, Clinton, Delaware, Essex,
Franklin, Fulton, Herkimer, Jefferson, Lewis,
Madison, Montgomery, Oneida, Otsego and
St. Lawrence counties

Code Plan and Service Area

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

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);
Medicare 1-800-209-3945 · www.mvphealthcare.com
Serving Genesee, Livingston, Monroe, Ontario,
Orleans, Seneca, Steuben, Wayne, Wyoming and
Yates counties

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);
Medicare 1-800-209-3945 · www.mvphealthcare.com
Serving Albany, Columbia, Fulton, Greene, Hamilton,
Montgomery, Rensselaer, Saratoga, Schenectady,
Schoharie, Warren and Washington counties

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);
Medicare 1-800-209-3945 · www.mvphealthcare.com
Serving Broome, Cayuga, Chenango, Cortland,
Delaware, Herkimer, Jefferson, Lewis, Madison,
Oneida, Onondaga, Oswego, Otsego, Tioga and
Tompkins counties

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);
Medicare 1-800-209-3945 · www.mvphealthcare.com
Serving Dutchess, Orange, Putnam,
Rockland, Sullivan and Ulster counties

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);
Medicare 1-800-209-3945 · www.mvphealthcare.com
Serving Franklin and St. Lawrence counties

State of New York
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



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

2013 Rates and Information (PE Retirees) – December 2012

Your Only Notice of Health Insurance Rate Changes for 2013

**Please do not send mail or
correspondence to the return
address above. See the front
cover for address information.**

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).



2013 Rates & Information was printed on paper containing recycled fiber using environmentally sensitive inks.

2013 PE Retiree Rates



PE0118

To Contact the Employee Benefits Division

You may call the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). Please call Monday through Friday between 9 a.m. and 4 p.m. Eastern time to speak to a representative.

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 2013, subtract your monthly sick leave credit from the new monthly premium.