

July 2014

NYSHIP Rate Changes

Effective September 1, 2014

For Employees of the State of New York represented by District Council 37 (DC-37) and their enrolled dependents, Young Adult Option and COBRA enrollees

Special Option Transfer Period

(July 31 through August 29, 2014)

The collective bargaining agreement ratified by DC-37 will result in NYSHIP rate and premium contribution changes effective for September 1, 2014 coverage. The new rates included in this publication will be in effect through the end of 2014 (see page 2). The first paycheck affected will be dated August 27, 2014.

As a result of these changes, there will be a Special Option Transfer Period. If you change options, your coverage under the new plan will begin August 28, 2014.

How will the Special Option Transfer Period work?

A Special Option Transfer Period will be held from July 31 through August 29, 2014. During this time, you may select The Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where you live or work. If you decide to change your health insurance option during this Special Option Transfer Period, your new option will take effect August 28, 2014 (see page 6).

See your agency Health Benefits Administrator (HBA), located in your Personnel Office, as soon as possible if you wish to change your option. Ask for the *Health Insurance Transaction Form* (PS-404). You must submit the completed form to your agency HBA by August 29, 2014. 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 as you normally do for 2015.

Choices and Other Publications Explain Your Available Options

If you are considering changing your health insurance option or wish to review your current plan, ask your agency HBA for a copy of *Choices for 2014*, your guide to NYSHIP options. Or, find *Choices* on our web site at <https://www.cs.ny.gov>.

Also, please reference the July 2014 *Empire Plan Special Report* or *HMO Special Report* for benefit changes, including preventive care services required by the federal Patient Protection and Affordable Care Act (PPACA). Current Empire Plan enrollees will also receive an updated *At A Glance* publication, with the *Preventive Care Coverage* chart and new copayment cards.

These publications will arrive by mail separately. You can also access them on the Department of Civil Service web site at <https://www.cs.ny.gov>. Or, contact your agency HBA for a copy.

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

NYSHIP Rates Effective for September 1, 2014 Coverage

DC-37 Enrollee Contributions

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. See pages 3 and 4 for NYSHIP service area information.

Page in CHOICES	Biweekly Employee Costs Schedule with NYSHIP Drug Coverage					
	Code	Plan	For DC-37 employees in titles allocated or equated to Grade 9 and below		For DC-37 employees in titles allocated or equated to Grade 10 and above	
			Individual	Family	Individual	Family
18	001	The Empire Plan	37.89	152.72	56.81	198.31
26	210	Aetna	157.80	600.91	175.48	644.12
28	066	Blue Choice	30.82	129.14	44.82	163.77
30	067	BlueCross BlueShield of Western New York	35.53	147.90	51.96	188.81
32	063	Capital District Physicians' Health Plan (CDPHP) (Capital)	37.54	140.21	52.92	178.37
32	300	Capital District Physicians' Health Plan (CDPHP) (Central)	75.67	230.55	91.39	270.14
32	310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)	82.04	245.68	97.72	285.20
34	280	Empire BlueCross BlueShield HMO (Upstate)	103.96	337.89	120.83	380.78
34	290	Empire BlueCross BlueShield HMO (Downstate)	175.68	526.18	192.78	569.67
34	320	Empire BlueCross BlueShield HMO (Mid-Hudson)	168.32	506.59	185.35	549.89
36	220	GHI HMO (Capital)	106.77	355.40	123.94	398.83
36	350	GHI HMO (Hudson Valley)	133.24	439.53	150.36	482.83
38	050	HIP Health Plan of New York	76.31	219.27	89.37	259.58
40	072	HMOBlue (Central New York Region)	148.07	407.77	164.72	449.27
40	160	HMOBlue (Utica Region)	152.98	456.54	169.31	497.64
42	059	Independent Health	51.22	171.52	67.50	212.49
44	058	MVP Health Care (Rochester)	30.55	126.04	44.57	160.40
44	060	MVP Health Care (East)	32.85	136.14	47.96	173.26
44	330	MVP Health Care (Central)	57.02	182.75	72.60	222.02
44	340	MVP Health Care (Mid-Hudson)	48.89	157.82	64.31	196.68
44	360	MVP Health Care (North)	105.25	304.70	121.15	344.77

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:
ValueOptions
P.O. Box 1800, Latham, NY 12110
(TTY: 1-855-643-1476)
Prescription Drug Program:
CVS Caremark, Inc.,
PO Box 6590, Lee's Summit, MO 64064-6590
(TTY: 1-800-863-5488)

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

066 Blue Choice

165 Court St., Rochester, NY 14647
585-454-4810 or 1-800-462-0108
(TTY: 1-877-398-2282)
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)
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
(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
(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
(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)

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)

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)

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)

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)

www.mvphealthcare.com

Serving Franklin and St. Lawrence counties

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

If you have questions about NYSHIP HMOs, call the HMOs directly and ask for information on the plan offered through NYSHIP, (see pages 3 and 4 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 2014 plan year. Changing plans may result in substantially different coverage.

Summary of Benefits and Coverage

Last fall, you were notified of the availability of a *Summary of Benefits and Coverage (SBC)* document, a simple and standardized comparison document required by PPACA. Because the collective bargaining agreement included benefit changes, a new SBC is available for The Empire Plan. NYSHIP HMO SBCs are not changing. To view 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 of the SBC for The Empire Plan. For a copy of a NYSHIP HMO SBC, call the HMO.

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 more information, or contact your agency HBA.

Your Biweekly Premium Contribution

New York State helps pay for your health insurance coverage. After the State's contribution, you are responsible for paying your share of the premium

through biweekly deductions from your paychecks. Effective September 1, 2014, for Empire Plan and HMO enrollees in DC-37:

- The State pays 88 percent of the cost of the premium for enrollee coverage and 73 percent for dependent coverage for enrollees in titles allocated or equated to Grade 9 and below.
- The State pays 84 percent of the cost of the premium for enrollee coverage and 69 percent for dependent coverage for enrollees in titles allocated or equated to Grade 10 and above.

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.

Your Biweekly Health Insurance Deduction

Beginning with the paycheck dated August 27, 2014, your paycheck will show a single deduction for health insurance that reflects your new premium contribution (for coverage effective September 1, 2014) and the impact of benefit changes as well as an adjustment as described in the terms of the collective bargaining agreement.

This adjustment will be included in your health insurance deduction for a total of 35 pay periods (9 pay periods in 2014, beginning with the paycheck dated August 27, 2014 and all 26 pay periods in 2015). The amount of the adjustment will depend on what plan you are enrolled in (The Empire Plan or a NYSHIP HMO), your type of coverage (Family or Individual) and the salary grade you are allocated or equated to.

Note: The rates in this publication do not apply to COBRA or Young Adult Option Enrollees.

NYSHIP Rate Changes Effective September 1, 2014 for Employees of the State of New York represented by District Council 37 is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through The Empire Plan.



New York State
Department of Civil Service
Employee Benefits Division
Albany, New York 12239

518-457-5754 or 1-800-833-4344
(U.S., Canada, Puerto Rico,
Virgin Islands)
<https://www.cs.ny.gov>

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



Important Health Insurance Information
for the Enrollee, Enrolled Dependents and
Young Adult Option and COBRA Enrollees
*NYSHIP Rate Changes for District Council 37
(Effective 9/14) – July 2014*

Your Only Notice of Health Insurance Rate Changes for September 1, 2014

**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 9/14 Rate Change for DC-37 NY1090

Important Dates

Deadline

August 29, 2014

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

Deduction Changes

August 27, 2014

The earliest paycheck in which a deduction change will be made is the check dated August 27, 2014.

Option Changes

August 28, 2014

For employees who elect to change their health insurance option, coverage through the new NYSHIP option begins August 28, 2014.

Empire Plan Benefit Changes

September 1, 2014

Empire Plan benefit changes are effective beginning September 1, 2014.