

NOVEMBER 2017

# NYSHIP Rates & Deadlines for 2018

For Employees of the State of New York  
and their enrolled Dependents



## Choose Your Health Insurance Option for 2018 by December 15, 2017

The Option Transfer Period is here – the time to choose the health insurance option you want for 2018. 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. You may also be able to opt out of coverage for the 2018 plan year for an incentive payment (see page 8).

Except under very defined circumstances, you cannot change plans outside the annual Option Transfer Period, which ends December 15, 2017.

To change your health insurance option during the Option Transfer Period, contact your Health Benefits Administrator (HBA) as soon as possible for the *Health Insurance Transaction Form PS-404*. Return the completed and signed form to your HBA by December 15, 2017. Or, you can change your option online using MyNYSHIP. Go to [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits), select your group and plan, if prompted, and then click on MyNYSHIP Employee Self-Service. You may also go directly to [www.cs.ny.gov/mynyship](http://www.cs.ny.gov/mynyship).

**Note:** If you are a new user, 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 note at the top of page 4.)**

## Keep Your Information Up To Date

Notify your HBA when changes in your family, marital or employment status affect your coverage. Be sure to keep your personal information updated such as your name, address and phone number. When any of these changes occur, please act promptly as deadlines may apply. See your *NYSHIP General Information Book* for details.

## Retiring Or Leaving State Service In 2018?

If you continue your NYSHIP enrollment as a retiree or vestee, you may change your health insurance plan when your status changes. As a retiree or vestee, you also may change your health insurance option at any time once during a 12-month period. If you are planning to retire or vest: Will you or your spouse/domestic partner be eligible for Medicare? Are you planning to move out of the area? Ask your HBA for a copy of *Choices for Retirees* to see how retirement will affect your coverage.

## Choices Explains Your Current Option and Other Available Options

If you are considering changing your health insurance option for 2018 or wish to review your current option, ask your HBA located in the personnel office or contact the Business Services Center for a copy of *Health Insurance Choices* for 2018, your guide to NYSHIP options. Or, find *Choices* and other option transfer publications on NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Select your group and plan, if prompted, and then select 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 2018, your current plan will notify you directly. If you have questions about The Empire Plan, call toll free 1-877-7-NYSHIP (1-877-769-7447). Select the Medical/Surgical Program and then the appropriate prompt for option transfer benefit questions.

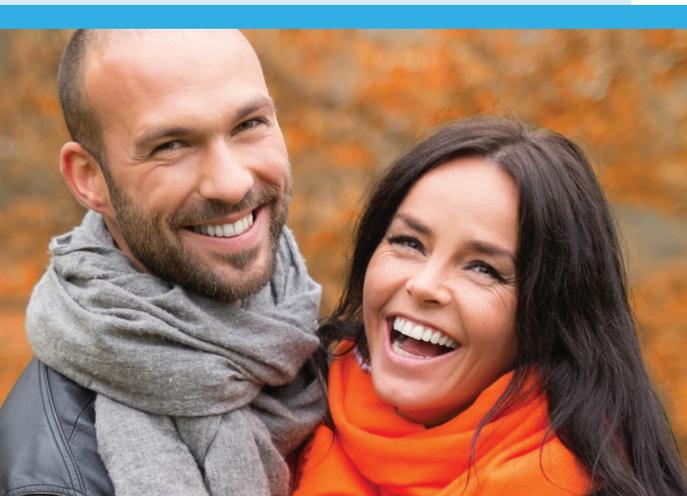
If you have questions about NYSHIP HMOs, call the HMOs directly. (See pages 6 and 7 for telephone numbers.) Be sure you understand how your benefits will be affected if you change options. You are choosing a benefit package for yourself and your covered dependents for the entire 2018 plan year. Changing options may result in substantially different coverage and cost.

To generate a comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool, available on NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Select your group and plan, if prompted, and then choose Health Benefits & Option Transfer. Select Rates and Health Plan Choices and then NYSHIP Plan Comparison. Confirm your group and select 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 side-by-side comparison table.

## Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a standardized comparison document required by the Patient Protection and Affordable Care Act.

To view a copy of the SBC for The Empire Plan or a NYSHIP HMO, visit [www.cs.ny.gov/sbc](http://www.cs.ny.gov/sbc). If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical/Surgical Program to request a copy for The Empire Plan. If you need an SBC for a NYSHIP HMO, contact the HMO.



## Important Dates for your Benefit Choices

### **December 15, 2017**

Deadline for submitting a signed *Health Insurance Transaction Form PS-404* to your HBA if you want to change your health insurance option for the 2018 plan year.

### **December 28, 2017 | Administration Lag-Exempt Payroll Employees**

New health insurance options begin for Administration Lag-Exempt Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 13, 2017. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year.

### **December 28, 2017 | Administration Lag-Payroll Employees**

New health insurance options begin for Administration Lag-Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 27, 2017. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year.

### **January 4, 2018 | Institution Lag-Exempt Payroll Employees**

New health insurance options begin for Institution Lag-Exempt Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of December 21, 2017. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year.

### **January 4, 2018 | Institution Lag-Payroll Employees**

New health options begin for Institution Lag-Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of January 4, 2018. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year.

### **December 28, 2017 | Triple Lag-Payroll Employees**

New health insurance options begin for Institution Payroll employees who are triple lagged. The earliest paycheck in which you will see a deduction change will be the check of January 4, 2018. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year.

# New York State Health Insurance Program 2018 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 enrolled, you must change to another plan. Service areas may change from year to year. Please check pages 6-7 for NYSHIP service area information.

### Biweekly Costs Schedule

For Employees in titles allocated or equated to Salary Grade 9 and below; for UUP Employees with annualized salaries equal to \$41,756 or less

For Employees in titles allocated or equated to Salary Grade 10 and above; for UUP Employees with annualized salaries greater than \$41,756

Page in Choices	Code	Plan	Individual	Family	Individual	Family
18	001	The Empire Plan	43.00	188.41	57.33	224.29
28	066	Blue Choice	37.42	161.81	49.90	192.72
30	067	BlueCross BlueShield of Western New York	39.50	170.50	52.67	203.08
32	063	Capital District Physicians' Health Plan (CDPHP) (Capital)	38.55	164.50	51.40	196.01
32	300	Capital District Physicians' Health Plan (CDPHP) (Central)	82.27	245.37	95.45	279.59
32	310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)	136.34	376.33	149.47	410.43
34	280	Empire BlueCross BlueShield HMO (Upstate)	113.63	365.31	127.98	402.81
34	290	Empire BlueCross BlueShield HMO (Downstate)	264.69	762.29	279.42	800.78
34	320	Empire BlueCross BlueShield HMO (Mid-Hudson)	263.48	757.98	278.01	795.96
36	050	HIP Health Plan of New York (Downstate)	91.93	255.18	106.15	291.83
36	220	HIP Health Plan of New York (Capital)	118.30	321.55	132.84	358.98
36	350	HIP Health Plan of New York (Hudson Valley)	118.30	321.55	132.84	358.98
38	072	HMO Blue (Central New York Region)*	35.62	149.06	47.50	177.74
38	160	HMO Blue (Utica Region)	121.75	372.43	134.96	406.70
40	059	Independent Health	37.05	158.14	49.40	188.43
42	058	MVP Health Care (Rochester)	38.26	151.03	51.02	180.49
42	060	MVP Health Care (East)	41.51	157.00	54.68	187.62
42	330	MVP Health Care (Central)	85.04	203.30	98.53	237.95
42	340	MVP Health Care (Mid-Hudson)	87.22	205.14	100.23	238.54
42	360	MVP Health Care (North)	142.60	340.49	156.56	376.18

\* HMO Blue (Option Code 072) will become a Medicare Advantage Plan in 2018 for Medicare-primary enrollees.

## Your Biweekly Premium Contribution

For all non-UUP New York State employees in titles allocated or equated to Salary Grade 9 and below and United University Professions (UUP) employees with annualized salaries equal to \$41,756 or less, the State will pay 88 percent of the cost of the premium for enrollee coverage and 73 percent for the additional cost of dependent coverage.

For all non-UUP New York State employees in titles allocated or equated to Salary Grade 10 and above and UUP employees with annualized salaries greater than \$41,756, the State will pay 84 percent of the cost of the premium for enrollee coverage and 69 percent for the additional cost of dependent coverage.

The State's dollar contribution for the non-prescription drug components of the HMO premium, however, will not exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.

**Note:** This information does not apply to Leave Without Pay, COBRA and Young Adult Option ("Direct Pay") enrollees. Direct Pay enrollees will be notified of their rates separately.

**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)  
www.cs.ny.gov  
Medical Program: UnitedHealthcare  
P.O. Box 1600, Kingston, NY 12402-1600  
TTY: 1-888-697-9054  
Hospital Program: Empire BlueCross BlueShield  
NYS Service Center, P.O. Box 1407,  
Church Street Station, New York, NY 10008-1407  
TTY: 1-800-241-6894  
Mental Health/Substance Abuse Program:  
Beacon Health Options, Inc.  
P.O. Box 1850, Hicksville, NY 11802  
TTY: 1-855-643-1476  
Prescription Drug Program:  
CVS Caremark  
P.O. Box 6590, Lee's Summit, MO 64064-6590  
TTY: 711
- 
- 066 Blue Choice**  
165 Court St., Rochester, NY 14647  
1-800-499-1475  
TTY: 1-800-421-1220  
www.excellusbcbs.com  
Serving Livingston, Monroe, Ontario, Seneca,  
Wayne and Yates counties
- 
- 067 BlueCross BlueShield of Western New York**  
P.O. Box 80, Buffalo, NY 14240-0800  
716-887-8840 or 1-877-576-6440  
TTY: 711  
www.bcbswny.com/nyship  
Serving Allegany, Cattaraugus, Chautauqua, Erie,  
Genesee, Niagara, Orleans and Wyoming counties
- 
- 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

**Code Plan and Service Area**

- 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, 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 Delaware, Dutchess, Orange and  
Ulster counties
- 
- 280 Empire BlueCross BlueShield HMO (Upstate)**  
11 Corporate Woods Blvd., P.O. 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., P.O. 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
- 
- 320 Empire BlueCross BlueShield HMO (Mid-Hudson)**  
11 Corporate Woods Blvd., P.O. 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

Code	Plan and Service Area
<b>050</b>	<p><b>HIP Health Plan of New York (Downstate)</b>  Emblem Health, 55 Water St., New York, NY 10041  1-800-447-8255  TTY: 1-888-447-4833  www.emblemhealth.com</p> <p>Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties</p>
<b>220</b>	<p><b>HIP Health Plan of New York (Capital)</b>  Emblem Health, 55 Water St., New York, NY 10041  1-800-447-8255  TTY: 1-877-208-7920  www.emblemhealth.com</p> <p>Serving Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties</p>
<b>350</b>	<p><b>HIP Health Plan of New York (Hudson Valley)</b>  Emblem Health, 55 Water St., New York, NY 10041  1-800-447-8255  TTY: 1-877-208-7920  www.emblemhealth.com</p> <p>Serving Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties</p>
<b>072</b>	<p><b>HMOBlue (Central New York Region)</b>  333 Butternut Dr., Syracuse, NY 13214-1803  1-800-499-1275  TTY: 1-800-421-1220  www.excellusbcb.com</p> <p>Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties</p>
<b>160</b>	<p><b>HMOBlue (Utica Region)</b>  12 Rhoads Dr., Utica, NY 13502  1-800-499-1275  TTY: 1-800-421-1220  www.excellusbcb.com</p> <p>Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties</p>
<b>059</b>	<p><b>Independent Health</b>  511 Farber Lakes Dr., Buffalo, NY 14221  1-800-501-3439  TTY: 716-631-3108  www.independenthealth.com</p> <p>Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties</p>

Code	Plan and Service Area
<b>058</b>	<p><b>MVP Health Care (Rochester)</b>  P.O. 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</p> <p>Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties</p>
<b>060</b>	<p><b>MVP Health Care (East)</b>  P.O. 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</p> <p>Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties</p>
<b>330</b>	<p><b>MVP Health Care (Central)</b>  P.O. 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</p> <p>Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins counties</p>
<b>340</b>	<p><b>MVP Health Care (Mid-Hudson)</b>  P.O. 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</p> <p>Serving Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester counties</p>
<b>360</b>	<p><b>MVP Health Care (North)</b>  P.O. 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</p> <p>Serving Clinton, Essex, Franklin and St. Lawrence counties</p>

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



**NYSHIP**  
New York State  
Health Insurance Program

### Address Service Requested

Time-Sensitive Materials

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

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

*Rates & Deadlines for 2018 (Active) – November 2017*

**Your Only Notice of Health Insurance  
Rate Changes for 2018**

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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 NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. 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).

2018 Rates & Deadlines was printed on paper containing recycled fiber using environmentally sensitive inks.

2018 Rates & Deadlines/Active



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## Changing Options 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* for a list of events that allow you to change options outside of the Option Transfer Period. Contact your HBA for more information.

## Opt-Out Program for 2018

If you have coverage under another employer-sponsored health insurance program, you may be eligible for an incentive payment if you opt out of NYSHIP coverage. See *Planning for Option Transfer* and *Choices* for details.

Enrollment in the Opt-out Program does not continue automatically from year to year. If you are enrolled in the Opt-out Program for 2017, to be eligible to continue receiving incentive payments in 2018, **you must reenroll during the Option Transfer Period** and attest to having other coverage for the coming plan year.

If you are interested in participating in the Opt-out Program for 2018, see your HBA.