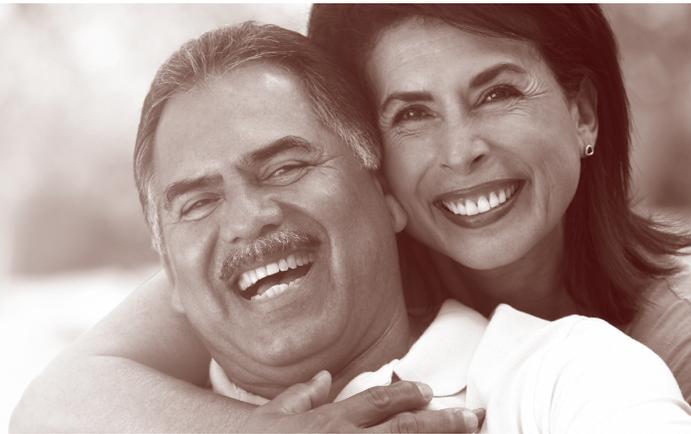


# EMPIRE PLAN SPECIAL REPORT

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## August 2011

**New York State Health Insurance Program (NYSHIP) for New York State Retirees, Vestees and Dependent Survivors, their enrolled Dependents, COBRA Enrollees with their Empire Plan Benefits and Young Adult Option Enrollees**

## Changes Effective October 1, 2011

This Report describes changes affecting your NYSHIP coverage that will take effect on October 1, 2011 as the result of collective bargaining, which have been administratively extended to NY Retirees. They include:

### NYSHIP Changes

- A change in the NYSHIP premium cost sharing between the State and its retirees (see page 2)

### Empire Plan Changes

- Federal health care changes (see page 3)
- Copayment changes (see page 3)

Other changes have an effective date of January 1, 2012, including the addition of independent nurse practitioners and convenient care clinics as participating providers and changes to out-of-network deductible and coinsurance amounts. Information about these changes will be provided later in the fall in the NYSHIP Annual Option Transfer Period materials and *At A Glance*.

### Special Option Transfer Period in September

As a result of these changes, there will be a Special Option Transfer Period during the month of September. You will have the opportunity to change your NYSHIP option for October 2011. A change during this Special Option Transfer Period will not be counted as an option change for the purpose of the once in a 12-month period limit for retirees.

**Your cost of coverage under The Empire Plan or a NYSHIP HMO for October 1 through the end of 2011 will be posted on the Department web site <https://www.cs.ny.gov> no later than August 31, 2011. A rate flyer also will be mailed to your home on or before that date.** The web site and the rate flyer will provide details of the special option transfer period.

*Continued on page 2*



## Option Transfer Period for 2012

The annual option transfer will be held, as usual, at the end of the year with changes effective for the 2012 plan year. There also will be NYSHIP rate changes for 2012. You will receive the Option Transfer publication, *Choices for 2012*, along with *Rates and Information for 2012* in a package in the mail later this fall. Rates for 2012 will be posted online and Option Transfer information will be mailed to you as soon as they are approved.

## NYSHIP Changes

### Your Monthly Premium Contribution Rate

New York State helps pay for your health insurance coverage in retirement. After the State's contribution, you are responsible for paying the balance of your premium through monthly deductions from your pension check or direct billings.

Effective October 1, 2011, your share of the cost is based upon your retirement date as shown in the table below.

Retirement Date	Individual Coverage		Dependent Coverage	
	State Share	Employee Share	State Share	Employee Share
Prior to January 1, 1983	100%	0%	75%	25%
On or after January 1, 1983 and before January 1, 2012	88%	12%	73%	27%

**Note:** This information does not apply to COBRA enrollees or Young Adult Option enrollees. These enrollees will have a rate change however, as a result of the October 1, 2011 benefit changes.

# Federal Health Care Changes

**The Federal Patient Protection and Affordable Care Act (PPACA)**, which will be referred to as “the Act” in this article and throughout this *Empire Plan Special Report*, requires that we make several changes to your Empire Plan coverage.

The Empire Plan benefit package for NY retirees will lose grandfathered status under PPACA, effective on October 1, 2011. This means that your Empire Plan benefits will become a nongrandfathered plan and will include all changes required by the Act according to the Act's timetable.

## The Act requires the following changes effective on October 1, 2011:

Adult immunizations as recommended by the Federal Centers for Disease Control will not be subject to copayment when administered by a participating provider.

The Act requires coverage of certain preventive care services received at a network hospital or from a participating provider to be paid at 100 percent (not subject to copayment). Preventive care services covered under the Act with no copayment include:

- Immunizations as recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention,
- Preventive care and screenings for women, infants, children and adolescents as stated in guidelines supported by the Health Resources and Services Administration,
- Preventive care and screenings for men in the current recommendations of the United States Preventive Services Task Force,
- Items or services that have a rating of “A” or “B” in the current recommendations of the United States Preventive Services Task Force.

For further information on preventive services, see The Empire Plan Preventive Care Coverage Chart at the New York State Department of Civil Service web site at <https://www.cs.ny.gov>. Select Benefit Programs then NYSHIP Online. At the home page choose your group, if applicable then Using Your Benefits. Choose Publications and you will find the chart under Empire Plan or visit [www.healthcare.gov](http://www.healthcare.gov).

Also, in a medical emergency, non-participating provider charges in a hospital emergency room will be considered under the Basic Medical Program subject to deductible, but not coinsurance.

# October 1, 2011 Benefit Changes

## Prescription Drug Program

Your benefits under The Empire Plan Prescription Drug Program are based on a Flexible Formulary that provides enrollees and the Plan with the best value in prescription drug spending. Currently, a brand-name drug may be placed on Level 1, subject to the lowest copayment. Effective October 1, 2011, a generic drug may be excluded from coverage or placed on Level 3, subject to the applicable copayment. These placements may be revised mid-year when such changes are advantageous to The Empire Plan. Enrollees will be notified in advance of such changes.

## Copayment Changes

When you fill your Prescription for a covered drug for up to a **30-day supply at a Network Pharmacy, Mail Service Pharmacy or the designated Specialty Pharmacy**, your Copayment is:

- **\$5** for most **Generic** Drugs or Level 1 Drugs
- **\$25** for **Preferred** Drugs, Compound Drugs or Level 2 Drugs
- **\$45** for **Non-Preferred** Drugs, or Level 3 Drugs

When you fill your Prescription for a **31- to 90-day supply at a Network Pharmacy**, your Copayment is:

- **\$10** for most **Generic** Drugs or Level 1 Drugs
- **\$50** for **Preferred** Drugs, Compound Drugs or Level 2 Drugs
- **\$90** for **Non-Preferred** Drugs or Level 3 Drugs

When you fill your Prescription for a **31- to 90-day supply through the Mail Service Pharmacy or the designated Specialty Pharmacy**, your Copayment is:

- **\$5** for most **Generic** Drugs or Level 1 Drugs
- **\$50** for **Preferred** Drugs, Compound Drugs or Level 2 Drugs
- **\$90** for **Non-Preferred** Drugs or Level 3 Drugs

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Information for the Enrollee, Enrolled Spouse/  
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NY Retiree Empire Plan Special Report – August 2011

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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 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. New York State and Participating Employer Retirees and COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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### Reminder

Be sure to attend a Retiree Health Insurance Information Meeting this fall for more information regarding 2012 changes. Watch your mail for a postcard announcing a meeting in your area. Your 2012 *Choices* publication and *At A Glance* will also provide more information.

The Empire Plan Special Report 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.



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