

NYSHIP HMO SPECIAL REPORT



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August 2011

New York State Health Insurance Program (NYSHIP) for New York State Retirees, Vestees, 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. These changes are 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

Special Option Transfer Period in September

As a result of these changes, there will be an October 1 rate change and 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 per 12-month limit for retirees.

Your cost of coverage under a NYSHIP HMO or The Empire Plan for October 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.

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 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%

* The State's contribution to the cost of HMO coverage is capped based on the cost of The Empire Plan. If the dollar amount the State contributes for the hospital, medical and mental health/substance abuse components of The Empire Plan are lower than the employer contribution for the same components of an HMO, you are responsible for the full amount of the difference.

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 benefit changes.

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).

This *NYSHIP Health Maintenance Organization 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.



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