

September 2015

# NYSHIP Rate Changes

Effective October 1, 2015

For Troopers of the New York State Police represented by the Police Benevolent Association (PBA) and for their enrolled dependents; COBRA Enrollees with their NYSHIP Benefits and Young Adult Option Enrollees.

## Special Option Transfer Period

**(September 1 through September 30, 2015)**

*The collective bargaining agreement ratified by PBA troopers (PBA-T) will result in NYSHIP rate and premium contribution changes. The new rates included in this publication will be in effect through the end of 2015 (see page 2). The first paycheck affected will be dated September 23, 2015. As a result of these rate changes, there will be a special Option Transfer Period during the month of September. If you change options, your coverage under your new plan will begin September 24, 2015. The annual rate change and Option Transfer Period for 2016 will occur later this year, as usual.*

## 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 October 1, 2015, for Empire Plan and HMO enrollees in PBA-T, the State pays 84 percent of the cost of the premium for enrollee coverage and 69 percent for dependent coverage. 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, which may result in the employee's share exceeding the percentage shown above.

## Your Biweekly Health Insurance Adjustment

In addition to the change in your premium contribution due to the impact of benefit changes

and the new premium contribution rate, there is an adjustment to your biweekly health insurance contribution per the terms of the collective bargaining agreement. The adjustment will be included in your health insurance contributions for 33 pay periods from September 23, 2015, through December 14, 2016. The adjustment amount will depend on what option you are enrolled in (The Empire Plan or NYSHIP HMO) and your coverage type (Individual or Family).

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

## Important Dates

**Deadline: September 30, 2015**

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

**Deduction Changes: September 23, 2015**

The earliest paycheck in which a deduction change will be made is the check dated September 23, 2015.

**Option Changes: September 24, 2015**

For employees who elect to change their health insurance option, coverage through the new NYSHIP option begins September 24, 2015.

**Empire Plan Benefit Changes: October 1, 2015**

Empire Plan benefit changes are effective beginning October 1, 2015.



**NYSHIP**  
New York State  
Health Insurance Program

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

# NYSHIP Rates Effective for October 1, 2015 Coverage

## PBA-T 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 enrolled, you must change to another plan. Service areas may change from year to year. Please check *Choices* or call the HMO for NYSHIP service area information.

Page in CHOICES	Code	Plan	Biweekly Employee Costs Schedule	
			Individual	Family
18	001	The Empire Plan	57.59	203.46
28	210	Aetna	176.38	649.10
30	066	Blue Choice	59.05	193.54
32	067	BlueCross BlueShield of Western New York	58.99	212.95
34	063	Capital District Physicians' Health Plan (CDPHP) (Capital)	68.09	211.07
34	300	Capital District Physicians' Health Plan (CDPHP) (Central)	87.99	257.83
34	310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)	107.85	310.40
36	280	Empire BlueCross BlueShield HMO (Upstate)	106.49	343.16
36	290	Empire BlueCross BlueShield HMO (Downstate)	194.49	574.65
36	320	Empire BlueCross BlueShield HMO (Mid-Hudson)	185.00	549.36
38	050	HIP Health Plan of New York (Downstate)	114.09	314.51
38	220	HIP Health Plan of New York (Capital)	124.28	339.07
38	350	HIP Health Plan of New York (Hudson Valley)	112.57	307.35
40	072	HMOBlue (Central New York Region)	123.78	345.47
40	160	HMOBlue (Utica Region)	140.50	421.90
42	059	Independent Health	52.26	187.05
44	058	MVP Health Care (Rochester)	50.32	179.70
44	060	MVP Health Care (East)	71.29	217.09
44	330	MVP Health Care (Central)	101.55	295.02
44	340	MVP Health Care (Mid-Hudson)	93.15	273.84
44	360	MVP Health Care (North)	150.14	417.00

**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>
- 
- 210 Aetna**  
9 Entin Road, Parsippany, NJ 07054  
1-800-323-9930  
[www.aetna.com](http://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  
[www.excellusbcbcs.com](http://www.excellusbcbcs.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  
[www.bcbswny.com](http://www.bcbswny.com)  
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  
[www.cdphp.com](http://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  
[www.cdphp.com](http://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  
[www.cdphp.com](http://www.cdphp.com)  
Serving Delaware, Dutchess, Orange and Ulster counties

**Code Plan and Service Area**

- 280 Empire BlueCross BlueShield HMO (Upstate)**  
11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800  
1-800-453-0113  
[www.empireblue.com](http://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  
[www.empireblue.com](http://www.empireblue.com)  
Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
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- 320 Empire BlueCross BlueShield HMO (Mid-Hudson)**  
11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800  
1-800-453-0113  
[www.empireblue.com](http://www.empireblue.com)  
Serving Dutchess, Orange, Putnam, Sullivan and Ulster counties
- 
- 050 HIP Health Plan of New York (Downstate)**  
55 Water St., New York, NY 10041  
1-877-861-0175  
[www.emblemhealth.com](http://www.emblemhealth.com)  
Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties
- 
- 220 HIP Health Plan of New York (Capital)**  
55 Water St., New York, NY 10041 or PO Box 2844, New York, NY 10116  
1-877-244-4466  
[www.emblemhealth.com](http://www.emblemhealth.com)  
Serving Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
- 
- 350 HIP Health Plan of New York (Hudson Valley)**  
55 Water St., New York, NY 10041 or PO Box 2844, New York, NY 10116  
1-877-244-4466  
[www.emblemhealth.com](http://www.emblemhealth.com)  
Serving Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties

**Code Plan and Service Area**

**072 HMOBlue (Central New York Region)**  
333 Butternut Dr., Syracuse, NY 13214-1803  
1-800-447-6269  
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  
www.excellusbcbcs.com  
Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties

**059 Independent Health**  
511 Farber Lakes Dr., Buffalo, NY 14221  
1-800-501-3439  
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)  
www.mvphealthcare.com  
Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties

**Code Plan and Service Area**

**060 MVP Health Care (East)**  
PO Box 2207, 625 State St.,  
Schenectady, NY 12301-2207  
1-888-MVP-MBRS (1-888-687-6277)  
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)  
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)  
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)  
www.mvphealthcare.com  
Serving Franklin and St. Lawrence counties

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**NYSHIP**  
New York State  
Health Insurance Program

New York State  
Department of Civil Service  
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Albany, New York 12239

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