

Rates

and Deadlines for 2003

Option Transfer Information for State Agency Employees, the Legislature and the Unified Court System

Choose your health insurance option for 2003 by December 31, 2002

Now is Option Transfer Period – the time to choose the health insurance plan you want for 2003. 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.

Except under very limited circumstances, you cannot change plans outside the annual Option Transfer Period, which ends December 31, 2002.

To change your health insurance plan during the Option Transfer Period, see your agency Health Benefits Administrator as soon as possible. Ask for the Health Insurance Transaction Form PS-404. If you are enrolling in an HMO or changing to another HMO, also ask for an HMO enrollment form. Return the completed form(s) to your agency Health Benefits Administrator by December 31, 2002.

No action is required if you wish to keep your current health insurance option and still qualify for that plan (see top of page 2).

Choices explains your current plan and other available plans

If you are considering changing your health insurance plan for 2003 or wish to review your current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for *Choices*, your guide to NYSHIP options.

If there are any copayment or benefit changes for 2003, your plan will notify you directly. Read your *Empire Plan Reports* or recent HMO notices for changes that may affect you. Check our Web site for more information: www.cs.state.ny.us. Click on "Employee Benefits," then on "Choosing a Health Plan?" If you have questions, call the Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Press or say one for United HealthCare and select prompt three on the United HealthCare telephone system for assistance with option transfer questions. If you have questions about NYSHIP-approved HMOs, call the HMOs directly. (See *Choices* and the rate listing inside for telephone numbers.)

Consider carefully: 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 program year January through December 2003. By changing plans, you may receive substantially different coverage.

Keep your health insurance up to date

Notify your agency Health Benefits Administrator when changes in your family, marital or employment status affect your coverage or if your name, address or phone number changes. Act promptly. Deadlines may apply. See your *NYSHIP General Information Book* for details.

Retiring or vesting in 2003

You may not change your health insurance plan just because you retire or vest your health insurance. If you are planning to leave the payroll: Will you or your spouse/domestic partner become eligible for Medicare? Are you planning to move out of the area? Ask your agency Health Benefits Administrator for a copy of Statewide Retiree *Choices* to see how retirement will affect your coverage.

Your Biweekly Premium Contribution

The following does not apply to employees of Participating Employers. Your agency will provide premium information. COBRA enrollees will receive a separate notice with 2003 rates.

New York State helps pay for your health insurance coverage. After the State's contribution, you are responsible for paying the balance of your premium through biweekly deductions from your paycheck. For Empire Plan enrollees, the State pays 90 percent of the cost of the premium for individual coverage and 75 percent of the premium for dependent coverage. For HMO enrollees, the State pays 90 percent of the premium for individual coverage and 75 percent for dependent coverage. However, the State will not pay more than its dollar contribution for the non-prescription drug components of the Empire Plan premium.

New York State Health Insurance Program 2003 Rates:

Enrollee contributions for employees of New York State

Biweekly Employee Costs

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. Please check your *Health Insurance Choices for 2003* or call the HMO for NYSHIP service area information.

Schedule
M/C; the Legislature; employees represented by Council 82 AFSCME, CSEA, DC-37, NYSCOPBA, PBA, PEF, PIA, UUP; Unified Court System employees with NYSHIP drug coverage

Page In CHOICES

Code	Plan and Service Area	Individual	Family
8-9 001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) Empire Blue Cross and Blue Shield NYS Service Center, PO Box 1407, Church Street Station, New York, NY 10008-1407 United HealthCare PO Box 1600, Kingston, NY 12402-1600 CIGNA/Express Scripts PO Box 1180, Troy, NY 12181-1180 GHI/ValueOptions PO Box 778, Troy, NY 12181-0778	15.57	64.68
10 210	Aetna Nassau Omni West, 333 Earle Ovington Blvd., Suite 502, Uniondale, NY 11553 1-800-323-9930 Golden Medicare Plan™ Member Services 1-800-307-4830 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; (For retirees, vestees and dependent survivors only; also serves the Philadelphia and Pittsburgh areas in Pennsylvania)	43.65	143.59
11 066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	28.57	113.63
12 063	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 Serving Albany, Columbia, Essex, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	12.28	61.95
12 300	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 Serving Broome, Chenango, Delaware, Herkimer, Madison, Oneida, Otsego and Tioga counties	12.52	68.08
12 310	Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206-1057 518-641-5000 or 1-800-993-7299 Serving Orange and Ulster counties	12.92	78.43
13 067	Community Blue 1901 Main St., Buffalo, NY 14240 716-884-2800 or 1-800-544-2583 Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	12.67	74.11
14 280	Empire's HMO 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties	12.59	66.10
14 290	Empire's HMO 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties	27.37	120.89
14 320	Empire's HMO 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-662-5193 Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties	39.27	152.13
15 220	GHI HMO 120 Wood Rd., PO Box 4181, Kingston, NY 12401 1-877-244-4466 Serving Albany, Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Sullivan, Ulster, Warren and Washington counties	45.30	162.43
16 050	HIP Health Plan of New York 7 West 34th St., New York, NY 10001 1-877-861-0175 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	17.78	75.89
17 072	HMOBlue 344 S. Warren St., PO Box 4712, Syracuse, NY 13221-4712 315-448-6820 or 1-800-447-6269 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties	41.39	169.84
17 160	HMOBlue 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties	73.50	229.61
18 059	Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 716-631-5392 or 1-800-453-1910 Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	10.37	56.84
19 060	MVP Health Care PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-TALK-MVP Serving Albany, Broome, Chenango, Columbia, Delaware, Dutchess, Fulton, Greene, Hamilton, Herkimer, Lewis, Madison, Montgomery, Oneida, Onondaga, Orange, Otsego, Putnam, Rensselaer, Saratoga, Schenectady, Schoharie, Tioga, Ulster, Warren and Washington counties	22.79	110.27
20 058	Preferred Care 259 Monroe Ave., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties	15.90	80.83
21 057	Univera Healthcare 205 Park Club Ln., Buffalo, NY 14221-5239 1-800-427-8490 Serving Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming counties	11.06	60.04
22 070	Vytra Health Plans Corporate Center, 395 North Service Rd., Melville, NY 11747-3127 1-800-406-0806 Serving Nassau, Queens and Suffolk counties	16.15	94.86

State of New York Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
Web site: www.cs.state.ny.us
Address Service Requested



**Important. Health Insurance Information
For the Enrollee, Enrolled Spouse/Domestic Partner
and Other Enrolled Dependents**

PRESORTED
First-Class Mail
U.S. POSTAGE
PAID
UTICA, NY
Permit No. 320

Time-Sensitive Materials

Rates and Deadlines for 2003

**Your Only Notice of Health Insurance
Rate Changes for 2003**

Rates & Deadlines for 2003 was printed using recycled paper and environmentally sensitive inks.

2003 NYSHIP Rates

It is the policy of the State of New York 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 Employee Benefits Division Web site (www.cs.state.ny.us), which 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 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

Important dates for your benefit choices

December 31, 2002

Deadline for submitting signed Health Insurance Transaction Form PS-404 to your agency Health Benefits Administrator if you want to change your health insurance plan.

January 2, 2003 Administration Lag-Exempt

New health insurance plan begins for Administration Lag-Exempt employees: If you change plans, the earliest paycheck in which an adjustment will be made is the check of December 18, 2002. Because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for coverage beginning on January 2, 2003.

If you are currently enrolled in an HMO that will not participate in NYSHIP in 2003 or if your HMO's service area excludes you in 2003, and your new plan begins on January 2, 2003, coverage under your current plan will continue through January 1, 2003.

December 26, 2002 Institution

New health insurance plan begins for Institution Payroll employees: If you change plans, the earliest paycheck in which you will see an adjustment will be the check of December 26, 2002.

January 2, 2003 Administration Lag

New health insurance plan begins for Administration Lag-Payroll employees: If you change plans, the earliest paycheck in which an adjustment will be made is the check of December 31, 2002. Because of processing time, most paycheck changes will be made later in January and will include retroactive adjustments for coverage beginning on January 2, 2003.

If you are currently enrolled in an HMO that will not participate in NYSHIP in 2003, and your new plan begins on January 2, 2003, coverage under your current plan will continue through January 1, 2003.

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 *Empire Plan Reports* or *HMO Reports* updating your book for a list of events that allow you to change plans outside of the Option Transfer Period. Contact your agency Health Benefits Administrator for more information.

