



# NYSHIP Rates & Deadlines for 2008

For New York State Employees, the Legislature and the Unified Court System

## Choose your health insurance option for 2008 by December 14, 2007

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2008. 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 defined circumstances, you cannot change plans outside the annual Option Transfer Period, which ends December 14, 2007.

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. Return the completed form to your agency Health Benefits Administrator by December 14, 2007. Or change your option online using MyNYSHIP. Go to [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on MyNYSHIP–Employee Self-Service.

**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 2008 or wish to review your current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for a copy of *Choices for 2008*, your guide to NYSHIP options.

If there are any copayment or benefit changes for 2008, 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](http://www.cs.state.ny.us). Click on Benefit Programs, then on NYSHIP Online. Select your group if prompted, and then click on Health Benefits & Option Transfer. Choose Rates and Health Plan Choices for the most up-to-date option transfer information.

If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select UnitedHealthcare and then the appropriate prompt on the UnitedHealthcare telephone system for answers to option transfer questions.

If you have questions about NYSHIP HMOs, call the HMOs directly. (See *Choices* and the rate listing inside for telephone numbers.)

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 entire 2008 program year. Changing plans may result in 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 2008?

You may change your health insurance plan when you retire or vest your health insurance. Retirees and vestees who continue their NYSHIP enrollment no longer have to wait until the Option Transfer Period; they may change health insurance options at any time once during a 12-month period. If you are planning to leave the payroll: Will you or your spouse/domestic partner be eligible for Medicare? Are you planning to move out of the area? Ask your agency Health Benefits Administrator for a copy of *Choices for 2008* for Retirees to see how retirement will affect your coverage.

## Your Biweekly Premium Contribution

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 enrollee coverage and 75 percent for dependent coverage. However, the State's dollar contribution for the non-prescription drug components of the HMO premium will not exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.

*Note: This information does not apply to COBRA enrollees. COBRA enrollees will receive a separate notice with 2008 rates.*



November 2007

# New York State Health Insurance Program 2008 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 now enrolled, you must change to another plan. Service areas may change from year to year. Please check *Choices for 2008* or call the HMO for NYSHIP service area information.

Page In CHOICES

	Code	Plan and Service Area
15-19	001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) v Medical Benefits Program: UnitedHealthcare, PO Box 1600, Kingston, NY 12402-1600 (TTY: 1-888-697-9054) Hospital Benefits Program: Empire BlueCross BlueShield, NYS Service Center, PO Box 1407, Church Street Station, New Mental Health/Substance Abuse Program: GHI/ValueOptions, PO Box 778, Troy, NY 12181-0778 (TTY: 1-800-334-1897) Prescription Drug Program: UnitedHealthcare/Medco PO Box 5900, Kingston, NY 12402-5900 (TTY: 1-800-759-1089)
20	210	<b>Aetna</b> 99 Park Ave., New York, NY 10016 1-800-323-9930 Medicare Advantage Customer Service 1-800-282-5366 (TTY: 1-800-323-9930) Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties
22	066	<b>Blue Choice</b> 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.excell Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties
24	063	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
24	300	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties
24	310	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or Serving Dutchess, Orange and Ulster counties
26	067	<b>Community Blue</b> PO Box 80, Buffalo, NY 14240 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) www.bcbws Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
28	280	<b>Empire BlueCross BlueShield HMO (Upstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-334-1897 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
28	290	<b>Empire BlueCross BlueShield HMO (Downstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-334-1897 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
28	320	<b>Empire BlueCross BlueShield HMO (Mid-Hudson)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-334-1897 Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties
30	220	<b>GHI HMO</b> 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-244-4466) Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
30	350	<b>GHI HMO</b> 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-244-4466) Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties
32	050	<b>HIP Health Plan of New York</b> 55 Water St., New York, NY 10041 1-877-861-0175 (TTY: 1-888-447-4833) hipusa.com Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties
34	072	<b>HMOBlue Excellus BlueCross BlueShield, Central New York Region</b> 344 S. Warren St., Syracuse, NY 13202 1-800-444-4444 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
34	160	<b>HMOBlue Excellus BlueCross BlueShield, Utica Region</b> Utica Business Park, 12 Rhoads Dr., Utica, NY 13502 1-800-777-7777 Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and Tioga counties
36	059	<b>Independent Health</b> 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independent Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
38	060	<b>MVP Health Care (East)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
38	330	<b>MVP Health Care (Central)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
38	340	<b>MVP Health Care (Mid-Hudson)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) Serving Dutchess, Orange, Putnam, Rockland and Sullivan counties
40	058	<b>Preferred Care</b> 220 Alexander St., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 (TTY: 585-325-2629) www.p Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties
42	057	<b>Univera Healthcare</b> 205 Park Club Ln., Buffalo, NY 14221-5239 1-800-337-3338 (TTY: 1-800-421-1220) www.univera Serving Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming counties

		<b>Biweekly Employee Costs Schedule With NYSHIP Drug Coverage</b>	
		For employees of the State of New York who are Management/Confidential or represented by CSEA, Council 82, PEF, UUP, DC-37, PIA, NYSCOPBA; NYS Supervisors and Troopers represented by PBA; Legislature; Unified Court System	
		<b>Individual</b>	<b>Family</b>
www.cs.state.ny.us		<b>22.19</b>	<b>95.10</b>
York, NY 10008-1407 (TTY: 1-800-241-6894)			
(1-800-654-5984) www.aetna.com		<b>75.12</b>	<b>303.09</b>
ster counties in New York State, and all counties in New Jersey			
usbcbs.com		<b>15.24</b>	<b>72.95</b>
1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com		<b>16.22</b>	<b>79.85</b>
hington counties			
1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com		<b>18.78</b>	<b>106.96</b>
1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com		<b>32.47</b>	<b>143.84</b>
ny.com		<b>18.62</b>	<b>124.21</b>
00-453-0113 (TTY: 1-800-241-6894) www.empireblue.com		<b>39.41</b>	<b>174.75</b>
choharie, Warren and Washington counties			
1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com		<b>58.51</b>	<b>224.75</b>
1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com		<b>79.73</b>	<b>280.21</b>
208-7920) www.ghi.com		<b>23.80</b>	<b>137.35</b>
208-7920) www.ghi.com		<b>37.22</b>	<b>180.32</b>
		<b>20.68</b>	<b>95.97</b>
7-6269 (TTY: 1-877-398-2275) www.excellusbcbs.com		<b>28.69</b>	<b>114.67</b>
22-7884 (TTY: 1-877-398-2275) www.excellusbcbs.com		<b>42.05</b>	<b>167.79</b>
la, Otsego and St. Lawrence counties			
health.com		<b>18.20</b>	<b>92.52</b>
7) (TTY: 1-800-662-1220) www.joinmvp.com		<b>16.13</b>	<b>80.20</b>
en and Washington counties			
6277) (TTY: 1-800-662-1220) www.joinmvp.com		<b>39.33</b>	<b>166.31</b>
go, Otsego, Tioga and Ulster counties			
687-6277) (TTY: 1-800-662-1220) www.joinmvp.com		<b>50.66</b>	<b>195.63</b>
preferredcare.org		<b>15.09</b>	<b>71.53</b>
healthcare.com		<b>44.52</b>	<b>212.13</b>

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



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

Address Service Requested

Time-Sensitive Materials

Rates & Deadlines for 2008 – November 2007

Your Only Notice of  
Health Insurance  
Rate Changes for 2008

---

 Rates & Deadlines for 2008 was printed using recycled paper and environmentally sensitive inks.  AL0729 2008 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 Department of Civil Service web site ([www.cs.state.ny.us](http://www.cs.state.ny.us)). 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. 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 14, 2007

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.

### December 27, 2007 Administration Lag-Exempt

New health insurance plan begins for Administration Lag-Exempt Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 12, 2007. If you change plans, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for coverage beginning on December 27, 2007.

### December 27, 2007 Administration Lag

New health insurance plan begins for Administration Lag-Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 26, 2007. If you change plans, because of processing time, most paycheck changes will be made later in January and

will include retroactive adjustments for coverage beginning on December 27, 2007.

### January 3, 2008 Institution

New health insurance plan begins for Institution Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of January 3, 2008.

#### 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.