

NYSHIP Rates & Deadlines for 2009

PLEASE NOTE: The Option Transfer Deadline has been extended to Monday, January 5, 2009.

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

Choose your health insurance option for 2009 by December 31, 2008

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2009. 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 31, 2008.

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 31, 2008.

Or change your option online using MyNYSHIP. Go to 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. Note: You must register and receive an activation code by mail to use MyNYSHIP.

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 2009 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 2009*, your guide to NYSHIP options.

If there are any copayment or benefit changes for 2009, your plan will notify you directly. Read your *Empire Plan Report* or recent HMO notices for changes that may affect you. Check our web site for more information: 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 2009 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 2009?

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 2009* 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 2009 rates.

New York State Health Insurance Program 2009 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 2009* 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) www.nyship.org 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 York, NY 10014 (TTY: 1-800-535-2222) Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5190 (TTY: 1-800-535-2222) Prescription Drug Program: UnitedHealthcare/Medco Health Solutions, PO Box 5900, Kingston, NY 12402-5900 (TTY: 1-800-535-2222) |
| 20 | 210 | Aetna 99 Park Ave., New York, NY 10016 1-800-323-9930 Medicare Advantage Customer Service 1-800-282-5366 (TTY: 1-800-282-5366) Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties |
| 22 | 066 | Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.excellusbcbs.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties |
| 24 | 063 | Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-535-2222 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties |
| 24 | 300 | Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-535-2222 Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties |
| 24 | 310 | Capital District Physicians' Health Plan (CDPHP) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-535-2222 Serving Dutchess, Orange and Ulster counties |
| 26 | 067 | Community Blue PO Box 80, Buffalo, NY 14240 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) www.bcbswny.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties |
| 28 | 280 | Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-535-2222 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties |
| 28 | 290 | Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-535-2222 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties |
| 28 | 320 | Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-535-2222 Serving Dutchess, Orange, Putnam, Sullivan, and Ulster counties |
| 30 | 220 | GHI HMO 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 | GHI HMO 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 | HIP Health Plan of New York 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 | HMOBlue Excellus BlueCross BlueShield, Central New York Region PO Box 22999, Rochester, NY 14692 1-800-447-6277 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties |
| 34 | 160 | HMOBlue Excellus BlueCross BlueShield, Utica Region Utica Business Park, 12 Rhoads Dr., Utica, NY 13502 1-800-722-6277 Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and Warren counties |
| 36 | 059 | Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties |
| 38 | 060 | MVP Health Care (East) 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 | MVP Health Care (Central) 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 and Warren counties |
| 38 | 340 | MVP Health Care (Mid-Hudson) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties |
| 38 | 360 | MVP Health Care (North) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) Serving Franklin and St. Lawrence counties |
| 40 | 058 | Preferred Care 220 Alexander St., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 (TTY: 585-325-2629) www.preferredcare.com Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties |
| 42 | 057 | Univera Healthcare 205 Park Club Ln., Buffalo, NY 14221-5239 1-800-337-3338 (TTY: 1-800-421-1220) www.univerahealth.com Serving Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming counties |

| | Biweekly Employee Costs Schedule With NYSHIP Drug Coverage | | | |
|--|---|---------|--|--------|
| | For employees of the State of New York who are Management/Confidential or represented by CSEA, PEF, UUP, DC-37, PIA; NYS Supervisors and Troopers represented by PBA; Legislature; Unified Court System | | For employees of the State of New York who are represented by Council 82, NYSCOPBA | |
| | Individual | Family | Individual | Family |
| www.cs.state.ny.us | 22.16* | 97.06** | 22.61 | 98.77 |
| York, NY 10008-1407 (TTY: 1-800-241-6894) (1-800-855-2881) (1-800-759-1089) | | | | |
| (1-800-654-5984) www.aetna.com counties in New York State, and all counties in New Jersey | 97.26 | 363.03 | 96.59 | 361.58 |
| bcbs.com | 22.53 | 106.78 | 21.86 | 105.33 |
| (1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Washington counties | 18.91 | 93.04 | 18.91 | 93.04 |
| (1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com | 44.48 | 173.98 | 43.81 | 172.53 |
| (1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com | 50.24 | 188.61 | 49.57 | 187.16 |
| om | 38.86 | 202.20 | 38.19 | 200.75 |
| (1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com Mohawk, Warren and Washington counties | 60.17 | 228.20 | 59.50 | 226.75 |
| (1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com | 82.62 | 286.97 | 81.95 | 285.52 |
| (1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com | 105.69 | 347.14 | 105.02 | 345.69 |
| (1-800-208-7920) www.ghi.com | 42.54 | 185.78 | 41.87 | 184.33 |
| (1-800-208-7920) www.ghi.com | 59.24 | 237.02 | 58.57 | 235.57 |
| | 34.92 | 129.53 | 34.25 | 128.08 |
| (1-800-269 (TTY: 1-877-398-2275) www.excellusbcbcs.com | 66.28 | 232.48 | 65.61 | 231.03 |
| (1-800-269-7884 (TTY: 1-877-398-2275) www.excellusbcbcs.com Otsego and St. Lawrence counties | 31.77 | 169.93 | 31.10 | 168.48 |
| th.com | 21.26 | 126.99 | 20.65 | 125.54 |
| (1-800-269-7884 (TTY: 1-800-662-1220) www.joinmvp.com Otsego and Washington counties | 17.68 | 87.86 | 17.68 | 87.86 |
| (1-800-269-7884 (TTY: 1-800-662-1220) www.joinmvp.com Otsego, Otsego and Tioga counties | 38.04 | 161.35 | 37.37 | 159.90 |
| (1-800-269-7884 (TTY: 1-800-662-1220) www.joinmvp.com | 56.19 | 209.09 | 55.52 | 207.64 |
| (1-800-269-7884 (TTY: 1-800-662-1220) www.joinmvp.com | 59.41 | 217.42 | 58.74 | 215.97 |
| eredcare.org | 17.56 | 83.20 | 17.56 | 83.20 |
| thcare.com | 92.73 | 343.26 | 92.06 | 341.81 |

* 22.46 for CSEA and Courts

** 98.16 for CSEA and Courts

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 2009 – November 2008

Your Only Notice of
Health Insurance
Rate Changes for 2009

**Please do not send mail or
correspondence to the return
address listed above.**

 *Rates & Deadlines for 2009* was printed on paper containing recycled fiber using environmentally sensitive inks.  AL0800 2009 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). 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 31, 2008

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 25, 2008 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 10, 2008. 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 25, 2008.

December 25, 2008 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 24, 2008. 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 25, 2008.

January 1, 2009 Institution Lag-Exempt

New health insurance plan begins for Institution Lag-Exempt Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 18, 2008. 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 31, 2008.

January 1, 2009 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 December 31, 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 Report* or *HMO Report* 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.