

August 2010

# NYSHIP Rate Changes Effective October 1, 2010

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

## Special Option Transfer Period (August 2-31, 2010)

*Legislation passed on June 7, 2010 will result in a NYSHIP rate change effective October 1; the new rates included in this publication will be in effect through the end of 2010. As a result of these rate changes, there will be a Special Option Transfer Period during the month of August. The annual rate change and Option Transfer Period for 2011 will occur later this year, as usual.*

## How is the law changing?

Civil Service Law requires that New York State Health Insurance Program (NYSHIP) enrollees and dependents who are eligible for Medicare coverage that is primary to (pays before) NYSHIP coverage be reimbursed for their cost of the Medicare Part B premium. Prior to the recent change in NYS Law, the full cost of this reimbursement to State enrollees was paid by the State. Provisions of 2010-2011 Emergency Budget legislation now require that, effective April 1, 2010, the cost of Medicare Part B premium reimbursement be shared by the State and NYSHIP enrollees. Although this change does not modify the percentage enrollees pay for individual coverage (10 percent) and dependent coverage (25 percent), it will result in NYSHIP rate changes for enrollees effective October 1, 2010. (See rate chart, pages 2-4).

## Why was the change made?

When Medicare pays first, the claims cost to NYSHIP is substantially reduced. Since NYSHIP premiums are based on the combined experience of all enrollees and dependents, including those who are both NYSHIP primary and Medicare primary, all premium payors benefit from the provision of the law that requires enrollment in Medicare when an enrollee or dependent is eligible for Medicare primary coverage

and the related reimbursement of the Medicare Part B premium paid by those enrollees and dependents. The change in the law results in this cost being fairly and equitably reflected in the premium share paid by NYSHIP enrollees, as well as in the premium paid by the State as an employer.

## How will the Special Option Transfer Period work?

As a result of the rate changes, there will be a **Special Option Transfer Period, August 2 through August 31, 2010**. If you are enrolled in the Pre-Tax Contribution Program (PTCP) you may only make an option change that is consistent with PTCP rules. If your premium cost is increasing you may change to a lower cost option; also, regardless of the change in the cost of your current option, you may change into an option for which the premium has decreased. If you have any questions about whether an option change is permissible, contact your agency Health Benefits Administrator (HBA). See your HBA as soon as possible to change your health insurance plan. Ask for the Health Insurance Transaction Form PS-404. Return the completed form to your agency HBA by August 31, 2010. Online option changes using MyNYSHIP will **NOT** be available during the Special Option Transfer Period.

**No action is required if you wish to keep your current health insurance option. Note the rate change and the date of the earliest paycheck in which a deduction change will be made (see page 5).**

**PLEASE NOTE:** The regular annual Option Transfer Period, usually held at the end of the calendar year, will be available and you will have the opportunity to review health insurance plan options and rates for 2011 as you normally do.

*continued on page 5*

# New York State Health Insurance Program 2010 Rates

## Enrollee contributions for employees of New York State

	Code	Plan and Service Area
16-21	001	<b>The Empire Plan</b> (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-7-NYSHIP) Medical Benefits Program: UnitedHealthcare, PO Box 1600, Kingston, NY 12402-1600 (TTY: 1-888-697-9000) Hospital Benefits Program: Empire BlueCross BlueShield, NYS Service Center, PO Box 1407, Church Street Station Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5190 Prescription Drug Program: UnitedHealthcare/Medco Health Solutions, PO Box 5900, Kingston, NY 12402-5900
22	210	<b>Aetna</b> 99 Park Ave., New York, NY 10016 1-800-323-9930 (TTY: 1-800-654-5984) www.aetna.com Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties
24	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.bluechoice.com Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
26	063	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-642-1000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
26	300	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-642-1000 Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties
26	310	<b>Capital District Physicians' Health Plan (CDPHP)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-642-1000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
28	067	<b>Community Blue</b> PO Box 80, Buffalo, NY 14240-0080 716-887-8840 or 1-877-576-6440 (TTY: 1-888-244-6440) www.communityblue.com Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
30	280	<b>Empire BlueCross BlueShield HMO (Upstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-11800 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
30	290	<b>Empire BlueCross BlueShield HMO (Downstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-11800 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
30	320	<b>Empire BlueCross BlueShield HMO (Mid-Hudson)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-11800 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
32	220	<b>GHI HMO</b> 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
32	350	<b>GHI HMO</b> 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
34	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) www.hipny.com Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
36	072	<b>HMOBlue Excellus BlueCross BlueShield (Central New York Region)</b> 333 Butternut Dr., Syracuse, NY 13214 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
36	160	<b>HMOBlue Excellus BlueCross BlueShield (Utica Region)</b> 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 Schoharie counties
38	059	<b>Independent Health</b> 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
40	060	<b>MVP Health Care (East)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
40	330	<b>MVP Health Care (Central)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Otsego and Schoharie counties
40	340	<b>MVP Health Care (Mid-Hudson)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
40	360	<b>MVP Health Care (North)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
42	058	<b>MVP Health Care (Rochester)</b> 220 Alexander St., Rochester, NY 14607 585-325-3113 or 1-800-950-3224 Wayne, Wyoming and Yates counties

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 2010* or call the HMO for NYSHIP service area information.

69-7447) <https://www.cs.state.ny.us>  
(54)

ation, New York, NY 10008-1407 (TTY: 1-800-241-6894)  
402-5190 (TTY: 1-800-855-2881)  
5900 (TTY: 1-800-759-1089)

and Westchester counties in New York State, and all counties in New Jersey

2) [www.excellusbcbs.com](http://www.excellusbcbs.com) Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties

41-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com)  
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41-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com)  
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41-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com) Serving Dutchess, Orange and Ulster counties

9-2583) [www.bcbswny.com](http://www.bcbswny.com) Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties

1-0800 1-800-453-0113 (TTY: 1-800-241-6894) [www.empireblue.com](http://www.empireblue.com)  
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211-0800 1-800-453-0113 (TTY: 1-800-241-6894) [www.empireblue.com](http://www.empireblue.com)

211-0800 1-800-453-0113 (TTY: 1-800-241-6894) [www.empireblue.com](http://www.empireblue.com) Serving Dutchess, Orange, Putnam, Sullivan and Ulster

6 (TTY: 1-877-208-7920) [www.ghi.com](http://www.ghi.com)  
a counties

6 (TTY: 1-877-208-7920) [www.ghi.com](http://www.ghi.com) Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties

[hipusa.com](http://hipusa.com) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties

1-800-447-6269 (TTY: 1-877-398-2275) [www.excellusbcbs.com](http://www.excellusbcbs.com)  
s counties

(TTY: 1-877-398-2275) [www.excellusbcbs.com](http://www.excellusbcbs.com)  
mery, Oneida, Otsego and St. Lawrence counties

[independenthealth.com](http://independenthealth.com) Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties

88-687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com)  
oharie, Warren and Washington counties

1-888-687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com)  
ondaga, Oswego, Otsego, Tioga and Tompkins counties

RS (1-888-687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com) Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster

-888-687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com) Serving Franklin and St. Lawrence counties

(TTY: 585-325-2629) [www.mvphealthcare.com](http://www.mvphealthcare.com) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben,

Biweekly Employee Costs Schedule With NYSHIP Drug Coverage				
<b>A</b>		<b>B</b>		
	Ind	Fam	Ind	Fam
	27.38	110.57	27.98	112.80
	27.87	112.34		
	for CSEA and UCS			
	103.38	399.19	102.75	397.76
	21.15	98.62	21.15	98.62
	23.87	109.59	23.87	109.59
	47.07	196.33	46.44	194.90
	54.43	215.05	53.80	213.62
	34.21	204.97	33.58	203.54
	83.73	308.46	83.10	307.03
	109.85	376.85	109.22	375.42
r counties	139.93	455.51	139.30	454.08
	59.67	249.25	59.04	247.82
	76.72	304.30	76.09	302.87
	45.32	171.05	44.69	169.62
	65.50	216.41	64.87	214.98
	49.86	200.15	49.23	198.72
	28.91	153.84	28.28	152.41
	23.17	108.39	23.17	107.15
	37.95	177.50	37.32	176.07
counties	56.78	227.19	56.15	225.76
	66.11	251.32	65.48	249.89
	27.66	130.07	27.03	128.64

## Your Biweekly Premium Contribution

New York State pays for a portion of your health insurance premium. After the State's contribution, you are responsible for paying the balance of the premium through biweekly deductions from your paycheck. For Empire Plan enrollees, the State pays 90 percent of the cost of the premium for enrollee 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.

This information does not apply to COBRA enrollees. COBRA enrollees will receive a separate notice with October 2010 rate changes.

**A** For employees of the State of New York who are Management/Confidential or represented by CSEA, PEF, UUP (except employees in lifeguard titles), DC-37, NYSCOPBA, PIA, Council 82 (except employees in the Agency Law Enforcement Services Unit (ALESU)); NYS Supervisors and Troopers represented by PBA; Legislature; Unified Court System (UCS)

**B** For employees of the State of New York who are represented by Council 82 (in the Agency Law Enforcement Services Unit (ALESU)); UUP employees in lifeguard titles

## Choices Explains Your Current Plan and Other Available Plans

If you are considering changing your health insurance plan 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 2010*, your guide to NYSHIP options. Or, find *Choices* and other option transfer publications on our web site at <https://www.cs.state.ny.us>. Click on Benefit Programs, then 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 Option 1 and then the option transfer prompt for assistance with your benefit questions.

If you have questions about NYSHIP HMOs, call the HMOs directly. (See 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 remainder of the 2010 program year (October – December 2010). Changing plans may result in substantially different coverage.

To generate a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool, available on the Department of Civil Service web site. Go to our home page at <https://www.cs.state.ny.us>, click on Benefit Programs then NYSHIP Online. Select your group if prompted, and then choose Health Benefits & Option Transfer. Click on Rates and Health Plan Choices and then NYSHIP Plan Comparison. Select your group and the counties in which you live and work. Then, check the box next to the plans you want to compare and click on Compare Plans to generate the easy-to-read comparison table.

## Important Dates for Your Benefit Choices

### August 31, 2010

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.

### September 30, 2010 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 September 15, 2010.

### September 30, 2010 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 September 29, 2010.

### September 30, 2010 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 September 23, 2010.

### September 30, 2010 Institution Lag

New health insurance plan begins for Institution Lag Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of October 7, 2010.

State of New York  
Department of Civil Service  
Employee Benefits Division  
P.O. Box 1068  
Schenectady, New York 12301-1068  
<https://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

*NYSHIP Rate Changes – August 2010*

Your Only Notice of  
Health Insurance  
Rate Changes for October 2010

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



NYSHIP Rate Changes was printed on paper containing recycled fiber using environmentally sensitive inks.



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2010 NYSHIP Rate Changes 08/10

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 (<https://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).

## 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.

## 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.