

# NYSHIP Rates **Effective July 1, 2012**

For Employees of the State of New York in groups that do not have an agreement/award with the State of New York effective October 1, 2011 or later, their Dependents, COBRA Enrollees with their Empire Plan Benefits and Young Adult Option Enrollees

Provisions of the 2012-2013 Executive Budget change the way the cost of reimbursing the Medicare Part B premium is shared among NYSHIP participants. This will result in a minor rate change effective July 1, 2012. You may see a change in the amount deducted from your paycheck for NYSHIP coverage. Page 4 of this publication reflects your NYSHIP premium effective July 1, 2012.

**NOTE: This modification will not result in a Special Option Transfer period.** During the Annual Option Transfer Period, usually held at the end of the calendar year, you will have the opportunity to review health insurance plan options and rates for 2013. You may change to another NYSHIP option during the Annual Option Transfer Period.

## **Choices and The Empire Plan Report Explain Your Current Plan**

If you wish to review your current plan, ask your agency Health Benefits Administrator (HBA), usually located in your Personnel Office, for a copy of *Choices for 2012*, your guide to NYSHIP options. Or, find *Choices* on our web site at <https://www.cs.ny.gov>. Select Benefit Programs, then NYSHIP Online and follow the prompts to the NYSHIP Online homepage. Click on Health Benefits & Option Transfer, then Rates and Health Plan Choices for the most up-to-date plan information.

Also, please reference your *Empire Plan Report* for Empire Plan benefit changes. You can also access

this *Report* on our web site at <https://www.cs.ny.gov>. Select Benefit Programs, then NYSHIP Online and follow the prompts to the NYSHIP Online homepage. Click on Using Your Benefits, then Publications. Or, you can contact your agency HBA for a copy.

If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical Program and then the appropriate prompt for benefit questions.

If you have questions about NYSHIP Health Maintenance Organizations (HMOs), call the HMOs directly and ask for information on the plan offered through NYSHIP. (See the rate listing inside for telephone numbers.)

## **Keep Your Health Insurance Up to Date**

Notify your agency HBA when you have changes in your family, marital or employment status 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 subsequent *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 HBA for more information.



# New York State Health Insurance Program 2012 Rates Effective July 1

## Enrollee contributions for employees of New York State

Page in CHOICES	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 (1-877-769- Medical/Surgical Program: UnitedHealthcare, PO Box 1600, Kingston, NY 12402-1600 (TTY: 1-888-697-9054) Hospital Program: Empire BlueCross BlueShield, NYS Service Center, PO Box 1407, Church Street Station, New York City 10013-0140 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
26	063	<b>Capital District Physicians' Health Plan (CDPHP) (Capital)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
26	300	<b>Capital District Physicians' Health Plan (CDPHP) (Central)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties
26	310	<b>Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester counties
28	067	<b>Community Blue</b> PO Box 80, Buffalo, NY 14240-0080 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) www.communityblue.com
30	280	<b>Empire BlueCross BlueShield HMO (Upstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 518-437-5000 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester counties
30	290	<b>Empire BlueCross BlueShield HMO (Downstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 518-437-5000 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 12211-0800 518-437-5000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester 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 (TTY: 1-888-697-9054) 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 (TTY: 1-888-697-9054) Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schoharie, Warren and Westchester 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) hipusa.com
36	072	<b>HMOBlue Excellus BlueCross BlueShield (Central New York Region)</b> 333 Butternut Dr., Syracuse, NY 13214 315-437-5000 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 (TTY: 1-888-697-9054) 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
40	058	<b>MVP Health Care (Rochester)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-7272) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates 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 Westchester 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, Onondaga, 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, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester 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, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Warren and Westchester 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 2012* or call the HMO for NYSHIP service area information.

7447) <https://www.cs.ny.gov>

ork, NY 10008-1407 (TTY: 1-800-241-6894)

5190 (TTY: 1-800-855-2881)

(TTY: 1-800-759-1089)

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

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

518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com)

and Washington counties

518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com)

;

5-1057 518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) [www.cdphp.com](http://www.cdphp.com) Serving Dutchess, Orange and Ulster counties

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

00 1-800-453-0113 (TTY: 1-800-241-6894) [www.empireblue.com](http://www.empireblue.com)

ectady, Schoharie, Warren and Washington counties

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

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

377-208-7920) [www.ghi.com](http://www.ghi.com)

ties

377-208-7920) [www.ghi.com](http://www.ghi.com) Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties

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

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

nties

: 1-877-398-2275) [www.excellusbcb.com](http://www.excellusbcb.com)

, Oneida, Otsego and St. Lawrence counties

[dependenthealth.com](http://dependenthealth.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)

-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com)

ie, Warren and Washington counties

687-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com)

ga, Oswego, Otsego, Tioga and Tompkins counties

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

37-6277) (TTY: 1-800-662-1220) [www.joinmvp.com](http://www.joinmvp.com) Serving Franklin and St. Lawrence counties

**NYSHIP Rates  
Effective July 1, 2012  
for Unsettled Groups**

	<b>Individual</b>	<b>Family</b>
	<b>27.93</b>	<b>121.77</b>
	<b>118.12</b>	<b>491.60</b>
	<b>21.34</b>	<b>100.33</b>
	<b>23.59</b>	<b>109.47</b>
	<b>50.33</b>	<b>177.80</b>
	<b>55.14</b>	<b>189.50</b>
	<b>26.77</b>	<b>150.11</b>
	<b>34.73</b>	<b>171.17</b>
	<b>115.49</b>	<b>383.90</b>
	<b>105.08</b>	<b>353.93</b>
	<b>108.47</b>	<b>370.34</b>
	<b>134.71</b>	<b>448.51</b>
	<b>54.26</b>	<b>179.51</b>
	<b>77.67</b>	<b>242.74</b>
	<b>89.45</b>	<b>300.64</b>
	<b>38.15</b>	<b>148.70</b>
	<b>21.67</b>	<b>100.41</b>
	<b>23.56</b>	<b>109.32</b>
	<b>43.45</b>	<b>159.20</b>
	<b>48.17</b>	<b>170.68</b>
	<b>84.07</b>	<b>261.85</b>

### **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 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 and Young Adult Option enrollees.**

# Important Dates

## **NYSHIP Rates Effective July 1, 2012**

There will be a change to the way the cost of reimbursement for the Medicare Part B premium is factored into the cost of NYSHIP coverage beginning July 1, 2012.

## **Paycheck Dates**

### **Administration Lag-Exempt June 20, 2012**

The earliest paycheck that will be affected by the change to how the cost of reimbursement for the Medicare Part B premium is factored into the cost of NYSHIP coverage. Your biweekly contribution for NYSHIP coverage may change.

### **Administration Lag July 3, 2012**

The earliest paycheck that will be affected by the change to how the cost of reimbursement for the Medicare Part B premium is factored into the cost of NYSHIP coverage. Your biweekly contribution for NYSHIP coverage may change.

### **Administration Triple Lag July 13, 2012**

The earliest paycheck that will be affected by the change to how the cost of reimbursement for the Medicare Part B premium is factored into the cost of NYSHIP coverage. Your biweekly contribution for NYSHIP coverage may change.

### **Institution Lag-Exempt June 14, 2012**

The earliest paycheck that will be affected by the change to how the cost of reimbursement for the Medicare Part B premium is factored into the cost of NYSHIP coverage. Your biweekly contribution for NYSHIP coverage may change.

### **Institution Lag June 28, 2012**

The earliest paycheck that will be affected by the change to how the cost of reimbursement for the Medicare Part B premium is factored into the cost of NYSHIP coverage. Your biweekly contribution for NYSHIP coverage may change.

New York State  
Department of Civil Service  
Employee Benefits Division  
P.O. Box 1068  
Schenectady, New York 12301-1068  
<https://www.cs.ny.gov>  
Address Service Requested



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

*NYSHIP Rates Effective July 1, 2012 for Unsettled Groups– June 2012*

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

**See page 1 for address.**

---

It is the policy of the New York State 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.ny.gov>). 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 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

 NYSHIP Rates Effective July 1, 2012 for Unsettled Groups was printed on paper containing recycled fiber using environmentally sensitive inks.

NYSHIP Rates Effective July 1, 2012 for Unsettled Groups



NY0985

---

NYSHIP Rates Effective July 1, 2012 for Employees of the State of New York in Unsettled Groups is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through The Empire Plan.



New York State  
Department of Civil Service  
Employee Benefits Division  
Albany, New York 12239

518-457-5754 or 1-800-833-4344  
(U.S., Canada, Puerto Rico,  
Virgin Islands)  
<https://www.cs.ny.gov>