

NYSHIP Rates

Effective July 1, 2012

For Retirees of New York State

For Retirees, Vestees, Dependent Survivors, and Enrollees Covered Under Preferred List Provisions of New York State Government and their Enrolled Dependents

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 rate change effective July 1, 2012. You may see a change in the amount deducted from your pension check or the amount billed for NYSHIP coverage. Page 4 of this publication reflects your NYSHIP premium effective July 1, 2012.

Choose Your Health Insurance Plan

You may change your New York State Health Insurance Program (NYSHIP) health insurance option for any reason at any time once in a 12-month period. You may change from a NYSHIP HMO to The Empire Plan, or from The Empire Plan to an HMO or from one HMO to another HMO in your area. Consider your options carefully. You are choosing a benefit package for yourself and your dependent(s) for a 12-month period.

You may change options more than once in a 12-month period only: if you are enrolled in an HMO and you or one of your enrolled dependents (other than a student attending college) move permanently out of your HMO's service area; or you move to a new permanent address* and your new home area is served by a NYSHIP-approved HMO that did not serve

your previous home area; or you add a newly eligible dependent to your coverage.

No action is required if you wish to keep your current health insurance option and still qualify for that plan.

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, refer to the *Choices for 2012* booklet. If you need a copy of *Choices*, please contact the Employee Benefits Division. You can also visit our web site at <https://www.cs.ny.gov> for this information or to use our online NYSHIP Plan Comparison tool to generate a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area. From the Department homepage, 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 for the most up-to-date option transfer information or to find the easy-to-use NYSHIP Plan Comparison tool.

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

Continued on page 6

*As a general rule, the Centers for Medicare & Medicaid Services (CMS) states that, except under certain circumstances, if an enrollee's temporary residence is out of the HMO's Medicare Advantage Plan service area for more than six consecutive months, the enrollee will be disenrolled from that HMO Medicare Advantage Plan.



New York State Department of Civil Service, Employee Benefits Division
Alfred E. Smith State Office Building, Albany, New York 12239
<https://www.cs.ny.gov>

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

Code	Plan and Service Area
001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) Medical 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, NY 10013-1407 (TTY: 1-888-697-9054) Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5190 (TTY: 1-888-697-9054) Prescription Drug Program: UnitedHealthcare/Medco Health Solutions, PO Box 5900, Kingston, NY 12402-5900 (TTY: 1-888-697-9054)
210	Aetna* 99 Park Ave., New York, NY 10016 1-800-323-9930 Medicare Advantage Customer Service 1-800-282-5366 (TTY: 1-888-697-9054) www.aetna.com Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties
066	Blue Choice* 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282); Medicare Blue Cross of New York
063	Capital District Physicians' Health Plan (CDPHP) (Capital)* Patroon Creek Corporate Center, 500 Patroon Creek Blvd., Albany, NY 12211-0800 1-888-248-6522 (TTY: 1-877-261-1164) www.cdphp.com Serving Albany, Columbia, Fulton, Greene, Montgomery, Otsego and Schoharie counties
300	Capital District Physicians' Health Plan (CDPHP) (Central)* Patroon Creek Corporate Center, 500 Patroon Creek Blvd., Albany, NY 12211-0800 1-888-248-6522 (TTY: 1-877-261-1164) www.cdphp.com Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Orleans, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)* Patroon Creek Corporate Center, 500 Patroon Creek Blvd., Albany, NY 12211-0800 1-888-248-6522 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties
067	Community Blue* PO Box 80, Buffalo, NY 14240 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) Senior Blue Cross of New York www.bcbswny.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
280	Empire BlueCross BlueShield HMO (Upstate)* 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-888-697-9054 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
290	Empire BlueCross BlueShield HMO (Downstate)* 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-888-697-9054 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
320	Empire BlueCross BlueShield HMO (Mid-Hudson)* 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-888-697-9054 Serving Dutchess, Orange and Ulster counties
220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7900) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
350	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7900) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
050	HIP Health Plan of New York* EmblemHealth 55 Water St., New York, NY 10041 1-877-861-0175 (TTY: 1-888-447-4800) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
072	HMOBlue Excellus BlueCross BlueShield (Central New York Region) 333 Butternut Dr., Syracuse, NY 13214-1803 1-888-687-6272 (TTY: 1-888-687-6272) Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
160	HMOBlue Excellus BlueCross BlueShield (Utica Region) 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-888-687-6272) Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Orleans, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
059	Independent Health* 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
058	MVP Health Care* (Rochester) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272) (TTY: 1-888-687-6272) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties
060	MVP Health Care* (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272) (TTY: 1-888-687-6272) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
330	MVP Health Care* (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272) (TTY: 1-888-687-6272) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Orleans, Rensselaer, Saratoga, Schoharie, Sullivan, Ulster and Warren counties
340	MVP Health Care* (Mid-Hudson) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272) (TTY: 1-888-687-6272) Serving Dutchess, Orange and Ulster counties
360	MVP Health Care (North) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272) (TTY: 1-888-687-6272) Serving Dutchess, Orange and Ulster counties

Please read this rate sheet carefully to find the rate that applies to you. There are different rates for different groups as a result of legislation and administrative agreements.

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

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

(TTY: 1-800-855-2881)

(1-800-759-1089)

(TTY: 1-800-654-5984)

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

Phone 1-877-883-9577 (TTY: 1-800-421-1220) www.excellusbcb.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties

Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 Medicare-primary 518-641-3950

Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties

Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 Medicare-primary 518-641-3950

Herkimer, Madison, Oneida, Otsego and Tioga counties

Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 Medicare-primary or 518-641-3950

HMO Medicare Advantage Plan PO Box 62, Buffalo, NY 14240 1-800-329-2792 (TTY: 1-877-834-6918)

Counties

1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com

Schoharie, Warren and Washington counties

1-800-453-0113 (TTY: 1-800-241-6894) www.empireblue.com

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

1-800-453-0113 (TTY: 1-800-241-6894) www.ghi.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties

1-800-453-0113 (TTY: 1-800-241-6894) www.ghi.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties

1-800-453-0113 (TTY: 1-800-241-6894) www.emblemhealth.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

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

Herkimer, Otsego and St. Lawrence counties

www.joinmvp.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties

1-800-662-6277 (TTY: 1-800-662-1220) Medicare-eligible 1-800-209-3945 www.joinmvp.com

1-800-662-6277 (TTY: 1-800-662-1220) www.joinmvp.com

Warren and Washington counties

1-800-662-6277 (TTY: 1-800-662-1220) www.joinmvp.com

Franklin, Otsego, Tioga and Tompkins counties

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

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

Monthly Rates for retirees do not reflect sick leave credit.
(See page 8 for more information on how sick leave credit impacts your premium.)

A		B		C		D		E		F	
Ind	Fam	Ind	Fam	Ind	Fam	Ind	Fam	Ind	Fam	Ind	Fam
0.00	200.30	71.38	287.71	95.18	343.56	59.49	259.79	200.30	200.30	594.86	1,396.08
203.42	1,022.64	273.29	1,108.83	296.59	1,164.75	261.65	1,080.87	357.74	357.74	785.71	2,216.67
0.00	172.08	55.80	241.65	74.40	287.79	46.50	218.58	172.08	172.08	464.98	1,153.32
0.00	187.10	61.67	263.74	82.22	314.23	51.39	238.49	187.10	187.10	513.88	1,262.29
59.84	343.12	124.78	423.96	146.43	477.40	113.95	397.23	219.85	219.85	601.00	1,480.39
70.61	368.92	135.18	449.29	156.71	502.43	124.42	422.73	222.74	222.74	608.69	1,499.65
0.00	278.42	69.99	366.26	93.32	425.00	58.32	336.89	235.66	235.66	583.25	1,525.89
17.97	320.81	92.34	413.81	117.14	475.87	79.95	382.79	250.37	250.37	637.76	1,639.23
192.39	782.69	268.62	878.05	294.04	941.72	255.92	846.22	326.88	326.88	827.66	2,135.17
170.15	717.84	245.85	812.53	271.09	875.73	233.23	780.92	314.89	314.89	801.00	2,060.57
181.32	757.38	252.47	846.14	276.19	905.08	240.61	816.67	309.10	309.10	774.27	2,010.66
238.47	927.69	309.62	1,016.45	333.34	1,075.39	297.76	986.98	337.39	337.39	831.42	2,180.98
64.95	343.40	134.02	429.26	157.05	485.86	122.51	400.96	226.99	226.99	640.56	1,548.53
118.96	484.15	184.43	565.38	206.26	618.73	173.52	538.71	239.04	239.04	664.54	1,620.69
145.26	610.94	209.96	691.46	231.53	744.66	199.18	664.86	264.69	264.69	684.45	1,743.23
31.46	277.88	98.61	361.47	121.00	416.74	87.42	333.84	215.75	215.75	591.08	1,454.08
0.00	171.54	56.66	241.93	75.55	288.26	47.22	218.76	171.54	171.54	472.17	1,158.34
0.00	186.85	61.60	263.40	82.13	313.82	51.33	238.18	186.85	186.85	513.32	1,260.72
46.15	303.89	109.51	382.75	130.64	434.89	98.95	356.69	209.78	209.78	574.19	1,413.30
56.40	328.88	119.81	407.81	140.95	459.98	109.24	381.72	213.57	213.57	584.85	1,439.15
133.65	526.52	198.22	606.90	219.75	660.04	187.46	580.33	246.40	246.40	671.78	1,657.37

Enrollee contributions for Retirees, Vestees, Dependent Survivors and enrollees covered under Preferred List provisions.

To enroll in an HMO or to remain enrolled in your current HMO, you must live or work[†] in the HMO's NYSHIP service area.

COBRA and Young Adult Option enrollees will be notified of their rates separately.

NYSHIP Rates Effective July 1, 2012

The change to how the cost of Medicare Part B is factored into the cost of NYSHIP coverage is effective July 1, 2012. Your June pension check will be the first pension check affected by the new deduction amount. If you are billed directly for NYSHIP coverage by the Employee Benefits Division, your July bill will reflect this change.

Retirement Premium Contribution Rates

As permitted under Civil Service Law, the negotiated changes to the NYSHIP premium contribution rates were extended to employees who retire from State service on or after January 1, 2012. Those who retire on or after January 1, 2012 from a Salary Grade 9 title or below or from a position equated to Salary Grade 9 or below will pay 12 percent of the cost of dependent coverage. Those who retire on or after January 1, 2012 from a Salary Grade 10 title or above or from a position equated to Salary Grade 10 or above will pay 16 percent of the cost of Individual coverage and 31 percent of the cost of dependent coverage. The State's contribution to the cost of NYSHIP HMO coverage will continue to be capped based on the cost of Empire Plan coverage.

- A** Retirement prior to 1/1/83
- B** Retirement on or after 1/1/83 (retirement on or after 1/1/12 from a title allocated or equated to Salary Grade 9 or below)
- C** Retirement on or after 1/1/12 from a title allocated or equated to Salary Grade 10 or above
- D** Eligible survivors of active employees who died on or after April 1, 1979 or of retirees who retired on or after April 1, 1979; Enrollees covered under Preferred List provisions
- E** Amended Dependent Survivors; Eligible survivors of active employees who died between April 1, 1975 and March 31, 1979
- F** Vestees, Long Term Disability Enrollees and all other Dependent Survivors

* Medicare-primary enrollees will be enrolled in this plan's Medicare Advantage Plan.

† If Medicare-primary, check with the plan.

appropriate prompt for assistance with option transfer benefit questions. If you have questions about NYSHIP-approved HMOs, call the HMOs directly. (See the rate listing inside or the *Choices* booklet for telephone numbers.) Be sure you understand how your benefits will be affected if you change plans. Changing plans may result in substantially different coverage.

To Contact the Employee Benefits Division

You may call the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). Please call Monday through Friday between 9 a.m. and 4 p.m. Eastern time to speak to a representative, or any time to use our automated telephone system.

Keep Your Health Insurance Up to Date

You must write to the Employee Benefits Division at the New York State Department of Civil Service, Alfred E. Smith State Office Building, Albany, New York 12239, when changes in your family or marital status affect your coverage or if your address changes. Be sure to sign your letter and include your Social Security number, telephone number and address in your letter. Act promptly. Deadlines may apply. See your *NYSHIP General Information Book* for details.

Employee Benefits Division Web Site

Visit our web site at <https://www.cs.ny.gov> to find the latest benefit information. You may also view your enrollment record, change your address, order Empire Plan Benefit Cards, compare benefit plans and submit option transfer requests online using MyNYSHIP, a secure portion of the Employee Benefits Division's web site, NYSHIP Online. Go to <https://www.cs.ny.gov>. Click on Retirees, then Health Benefits and follow the prompts to MyNYSHIP - Enrollee Self-Service. Or, you can go directly to <https://www.cs.ny.gov/mynyship>. See the *Choices for 2012* booklet for details.

Enrollees Who Pay the Employee Benefits Division Directly

If you are changing options, the date of the bill when you see your premium change will depend on when your health insurance plan change is received and processed.

Your Retirement Check and "Notice of Change" Document

Your deductions will change to reflect the July 1, 2012 health insurance rates of your 2012 health insurance plan.

If you receive your pension by direct deposit, your retirement system will notify you of any deduction changes. The sample check stub and "Notice of Change" document (for the direct deposit enrollee) shown on page 7 are from the New York State and Local Employees' Retirement System.

Note: If you receive your pension from another retirement program, your check stub and "Notice of Change" document will be different.

Continued on page 7

1. Medicare Part B Premium and Your Credit (Reimbursement)

The State will reimburse you and your enrolled dependents for the standard Part B premium when Medicare becomes primary to NYSHIP, unless you or your dependent receives reimbursement from another source or are NYSHIP-primary for claims purposes. In 2012, the standard Medicare Part B premium is \$99.90 per month. This amount is not affected by the change to how the cost of reimbursement for the Medicare Part B premium is factored into the cost of NYSHIP coverage.

2. Insurance Premium Deduction

Your share of the NYSHIP premium, less any sick leave credit, is shown as a deduction in this box.

IF YOU ARE CHANGING YOUR HEALTH INSURANCE PLAN: The correct deduction for your new health insurance plan will be reflected in your pension check. Depending on when your health insurance plan change is received and processed, you may see an additional special adjustment for changes retroactive to the effective date of coverage.

NOTICE OF CHANGE IN NET RETIREMENT SYSTEMS BENEFIT PAID FOR MONTH ENDING September 30, 2011.

Registration #: _____ YTD Federal Tax Withheld: _____
 Retirement #: _____

The credits and deductions which make up your net retirement benefits are shown below for the last month and this month. Items which will change this month are indicated by an "X".

Benefits	Last Month	This Month
Normal Allowance		
Cost of Living		
Supplemental Allowance	\$0.00	\$0.00
Benefit Adjustments	\$0.00	\$0.00
Gross Benefit		

Miscellaneous

Total Federal Tax Withholding	Total Medicare Deductions	Total Health Insurance Deductions	Total Net Retirement

NEW YORK STATE & LOCAL RETIREMENT SYSTEM

Name: _____ Check #: _____
 Retirement #: _____ Date: May 31, 2011
 Registration #: _____

NORMAL ALLOWANCE	C.O.L.A./ SUPPLEMENTAL	MEDICARE CREDIT	FEDERAL WITHHOLDING	INSURANCE PREMIUM	GROSS TOTAL
					TOTAL DEDUCTIONS
					CHECK AMOUNT

Net Retirement

This difference is the amount of net retirement already been paid. I hope this information is helpful. If you have any questions, need to order forms and booklets, or to change your mailing address, contact our Call Center toll-free at (866) 805-0990, or (518) 474-7736 in the Albany, New York area. You may also call this number to request an Electronic Fund Transfer (EFT) enrollment form. With EFT, funds are deposited directly into your account, replacing the traditional "check in the mail." EFT is the most reliable, easiest and safest way to get your monthly pension payment with no hassles.

DETACH HERE BEFORE CASHING

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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 NY Retirees - 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 NY Retirees was printed on paper containing recycled fiber using environmentally sensitive inks. ○ AL1177
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Lifetime Sick Leave Credit

When you retired, you may have been entitled to convert your unused sick leave into a lifetime monthly credit that reduces your cost for health insurance for as long as you remain enrolled in NYSHIP. Your monthly credit remains the same throughout your lifetime. However, the balance you pay for your health insurance premium is likely to change each year. When the premium rises, the balance you must pay may also rise. To calculate the balance you will pay for the remainder of calendar year 2012, subtract your monthly sick leave credit from the new monthly premium.

NYSHIP Rates Effective July 1, 2012 for Retirees of New York State 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>