

August 2012

# NYSHIP Rate Changes

Effective October 1, 2012

For Employees of the State of New York in Correction Titles who are represented by the New York State Correction Officers and Police Benevolent Association (NYSCOPBA)

## Special Option Transfer Period (September 1 through September 30, 2012)

The collective bargaining agreement ratified on July 23, 2012 will result in NYSHIP rate and premium contribution changes. The new rates included in this publication will be in effect through the end of 2012 (see page 4). **Note the date of the earliest paycheck in which a deduction will be made (see page 5).** As a result of these changes, there will be a Special Option Transfer Period.

## How Will the Special Option Transfer Period Work?

A Special Option Transfer Period will be held from September 1 through September 30, 2012. See your agency Health Benefits Administrator (HBA) as soon as possible if you wish to change your health insurance plan. Ask for the Health Insurance Transaction Form PS-404. Return the completed form to your agency HBA by September 30, 2012. 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.**

**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 2013 as you normally do.

## Choices and The Empire Plan Special Report Explain 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 HBA (usually located in the 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 option transfer information.

Also, please reference the August 2012 *Empire Plan Special Report* with the Empire Plan Preventive Care Coverage chart for Empire Plan benefit changes, including preventive care services required by the federal Patient Protection and Affordable Care Act (PPACA). You will receive this *Report* in the mail separately if you are currently enrolled in The Empire Plan. 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 option transfer benefit questions.

*Continued on page 5*



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

# New York State Health Insurance Program 2012 Rates Effective for October 1, 2012 coverage

## 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 (1-877-769- 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, NY 10014-0140. 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, Schenectady, 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, Schenectady, 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, Schenectady, 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: 1-877-244-4466)
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: 1-877-244-4466)
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: 1-800-722-7884). 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
40 058	<b>MVP Health Care (Rochester)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6272). 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 (1-888-687-6272). 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 (1-888-687-6272). 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 (1-888-687-6272). Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, 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 (1-888-687-6272). Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, 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).  
Schoharie, Warren and Washington counties.

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

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

08-7920) [www.ghi.com](http://www.ghi.com). Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties.

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

[www.ghi.com](http://www.ghi.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).  
counties.

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

-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.

## 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 paychecks.

Effective October 1, 2011, for Empire Plan and HMO enrollees in titles allocated or equated to Salary Grade 9 and below, the State pays 88 percent of the cost of the premium for enrollee coverage and 73 percent for dependent coverage. For Empire Plan and HMO enrollees in titles allocated or equated to Salary Grade 10 and above, the State pays 84 percent of the cost of the premium for enrollee coverage and 69 percent for dependent coverage. However, the State's dollar contribution for the HMO premium will not exceed its dollar contribution for the non-prescription drug components of the Empire Plan premium.

Since premium deductions for your NYSHIP coverage after October 1, 2011 will have already been taken, the increase in your biweekly cost for NYSHIP coverage from October 2011 through September 2012 will be calculated to determine your retroactive health insurance special adjustment. This special adjustment will be applied to your paycheck dated October 4, 2012 for Institutional employees and October 10, 2012 for Administrative employees, the same paycheck in which you will receive your retroactive salary payment, in accordance with the 2009-2016 agreement between the State and NYSCOPBA employees in Correction Titles. In addition to the special adjustment and payment, the health insurance regular premium deduction amount will reflect the 2012 rates.

To see the biweekly retroactive health insurance special adjustments, go to 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 and select Retroactive Health Insurance Special Adjustments.

Biweekly Employee Costs Schedule			
A		B	
Ind	Fam	Ind	Fam
32.77	132.07	43.69	157.70
125.45	508.96	136.13	534.62
25.61	110.92	34.15	132.10
28.31	121.06	37.74	144.23
57.28	194.59	67.21	219.12
62.06	206.22	71.94	230.61
32.13	168.11	42.84	195.08
42.40	189.93	53.78	218.42
123.30	403.03	134.96	432.25
112.85	372.95	124.43	401.97
115.89	388.38	126.78	415.44
142.13	466.55	153.02	493.61
61.53	197.03	72.09	223.01
84.66	259.50	94.68	284.00
96.38	317.37	106.28	341.80
45.27	165.91	55.54	191.28
26.01	111.05	34.68	132.32
28.28	120.91	37.70	144.05
50.28	175.68	59.97	199.61
55.00	187.17	64.70	211.12
90.99	278.57	100.87	302.96

**A** For employees of the State of New York represented by NYSCOPBA in Correction Titles allocated or equated to Salary Grade 9 and below.

**B** For employees of the State of New York represented by NYSCOPBA in Correction Titles allocated or equated to Salary Grade 10 and above.

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.) 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 2012 program year. Changing plans may result in substantially different coverage.

### **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 Opt-out Program for 2012**

If you have coverage under another employer-sponsored health insurance program, you may be eligible for an incentive payment if you waive your NYSHIP coverage. See your August 2012 *Empire Plan Report* or *HMO Report* for details. If you are interested in participating in the program, see your agency HBA.

## **Important Dates for Your Benefit Choices**

### **Deadline**

#### **September 30, 2012**

Deadline for submitting signed Health Insurance Transaction Form PS-404 to your agency HBA if you want to change your health insurance plan.

### **Effective Date**

#### **October 1, 2012**

Your new health insurance option begins.

### **Paycheck Date**

#### **October 4, 2012 Institution**

The earliest paycheck in which a deduction change will be made.

#### **October 10, 2012 Administration**

The earliest paycheck in which a deduction change will be made.

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



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

Address Service Requested

Time-Sensitive Materials

**Your Only Notice of Health Insurance  
Rate Changes for October 1, 2012**

*NYSHIP 10/12 Rate Changes for NYSCOPBA Correction Titles - August 2012*

**Please do not send mail or  
correspondence to the return  
address listed above. See  
page 1 for address.**

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

NYSHIP 10/12 Rate Changes for NYSCOPBA Correction Titles – August 2012



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*NYSHIP Rates Effective October 1, 2012* for Employees of the State of New York represented by NYSCOPBA in Correction Titles 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

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