



NYSHIP Rates & Deadlines for 2012

For Employees of the State of New York who are represented by the Public Employees Federation (PEF) and Unified Court System (UCS) Employees represented by unions other than CSEA

Choose Your Health Insurance Plan for 2012 by December 30, 2011

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2012. 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 30, 2011.

To change your health insurance plan during the Option Transfer Period, see your agency Health Benefits Administrator (HBA) as soon as possible. Ask for the Health Insurance Transaction Form PS-404. Return the completed form to your agency HBA by December 30, 2011. Or, change your option online using MyNYSHIP. Go to <https://www.cs.ny.gov>. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on MyNYSHIP – Employee Self-Service. Or, you can go directly to <https://www.cs.ny.gov/mynship>.

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 the top of page 3).

Choices Explains Your Current Plan and Other Available Plans

If you are considering changing your health insurance plan for 2012 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* and other option transfer publications on our web site at <https://www.cs.ny.gov>. 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.

Continued on page 5



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>

December 2011

New York State Health Insurance Program 2012 Rates Enrollee contributions for employees of New York State

	Code	Plan and Service Area
16-21	001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) https://www. 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 10008-1407 Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5190 (TTY: 1-800-855- Prescription Drug Program: UnitedHealthcare/Medco Health Solutions, PO Box 5900, Kingston, NY 12402-5900 (TTY: 1-800-759-108
22	210	Aetna 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 and Westchester counties in New York State, and all counties in New Jersey
24	066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.excellusbcs.com
26	063	Capital District Physicians' Health Plan (CDPHP) (Capital) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
26	300	Capital District Physicians' Health Plan (CDPHP) (Central) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties
26	310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700
28	067	Community Blue PO Box 80, Buffalo, NY 14240-0080 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) www.bcbswny.com
30	280	Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-453-0111 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
30	290	Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-453-0111 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
30	320	Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-453-0111
32	220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7920) www.ghi.com
32	350	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-208-7920) www.ghi.com
34	050	HIP Health Plan of New York EmblemHealth 55 Water St., New York, NY 10041 1-877-861-0175 (TTY: 1-888-447-4833) emblemhealth.com
36	072	HMOBlue Excellus BlueCross BlueShield (Central New York Region) 333 Butternut Dr., Syracuse, NY 13214-1803 1-800-447-6269 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
36	160	HMOBlue Excellus BlueCross BlueShield (Utica Region) 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-877-398-2282) Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and Warren counties
38	059	Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com
40	058	MVP Health Care (Rochester) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 518-375-2207) Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties
40	060	MVP Health Care (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 518-375-2207) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
40	330	MVP Health Care (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 518-375-2207) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins counties
40	340	MVP Health Care (Mid-Hudson) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 518-375-2207)
40	360	MVP Health Care (North) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 518-375-2207)

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.

	Biweekly Employee Cost		
	A		
	1/1 – 3/31/2012		4/1 – 12/31/2012
	Ind	Fam	Ind
www.nySHIP.com 1-800-241-6894 (TTY: 1-800-241-6894) 1-877-398-2275 (TTY: 1-877-398-2275)	36.34	141.17	32.93
Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	130.02	516.25	124.89
Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties	28.53	117.84	25.69
www.nySHIP.com or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties	32.59	129.22	28.38
www.nySHIP.com or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	61.69	201.70	56.72
www.nySHIP.com or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties	66.46	213.31	61.50
www.nySHIP.com or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties	35.58	175.84	32.20
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	47.03	197.69	41.84
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	127.93	410.80	122.74
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Dutchess, Orange, Putnam, Sullivan and Ulster counties	117.49	380.73	112.29
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	120.62	396.35	115.33
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	146.86	474.52	141.57
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties	66.08	204.47	60.97
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	89.11	266.63	84.10
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	100.71	324.30	95.82
www.nySHIP.com or 1-800-241-6894 (TTY: 1-877-398-2275) www.excellusbcb.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	47.98	173.04	44.71
www.nySHIP.com or 1-800-662-1220 www.joinmvp.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	28.89	118.10	26.08
www.nySHIP.com or 1-800-662-1220 www.joinmvp.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties	31.30	128.28	28.35
www.nySHIP.com or 1-800-662-1220 www.joinmvp.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	54.61	182.59	49.72
www.nySHIP.com or 1-800-662-1220 www.joinmvp.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties	59.31	194.04	54.44
www.nySHIP.com or 1-800-662-1220 www.joinmvp.com Serving Franklin and St. Lawrence counties	95.38	285.64	90.43

Employees Schedule With NYSHIP Drug Coverage				
	B			
1/1/2012	1/1 – 3/31/2012		4/1 – 12/31/2012	
Fam	Ind	Fam	Ind	Fam
132.48	54.51	183.54	43.90	158.19
508.02	147.66	558.42	135.63	533.77
111.08	42.76	152.56	34.25	132.29
121.21	48.59	168.37	37.84	144.42
193.65	78.26	242.38	66.71	218.27
205.28	82.97	253.81	71.44	229.76
167.17	53.08	220.18	42.94	194.23
188.99	65.51	243.62	53.28	217.57
402.09	146.69	457.47	134.46	431.40
372.01	136.18	427.22	123.93	401.12
387.44	138.80	441.27	126.28	414.59
465.61	165.04	519.43	152.52	492.76
196.09	83.58	247.25	71.59	222.16
258.56	105.85	307.30	94.18	283.15
316.43	117.12	364.50	105.78	340.95
164.97	64.85	214.63	55.04	190.43
111.20	43.21	153.19	34.78	132.51
121.05	46.65	165.95	37.80	144.24
174.74	70.79	222.28	59.47	198.76
186.23	75.45	233.63	64.20	210.27
277.63	111.86	326.06	100.37	302.11

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 and HMO enrollees in titles allocated or equated to Salary Grade 9 and below, the State will pay 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 will pay 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 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. COBRA and Young Adult Option enrollees will receive a separate notice with 2012 rates.

An increase in the cost of your NYSHIP coverage from October and November 2011 was deferred. This deferred cost of your 2011 coverage will be included in your 2012 premium contributions for the first six biweekly paychecks beginning with the check dated December 29, 2011 for the Institutional payroll, the check dated January 4, 2012 for the Administrative payroll and the check dated January 12, 2012 for Institution payroll employees who were triple lagged. The amount of the adjustment is based on the option you are enrolled in for 2012.

Once these six biweekly adjustments are taken, your health insurance premium deduction amount will reflect the 2012 rate without any deferred premium contribution. The earliest paycheck in which you will see a deduction change will be:

March 22, 2012 - Institution Lag

March 28, 2012 - Administration Lag

April 5, 2012 - Triple Lag

A For employees of the State of New York in titles allocated or equated to Salary Grade 9 and below and who are represented by PEF or UCS employees represented by unions other than CSEA.

B For employees of the State of New York in titles allocated or equated to Salary Grade 10 and above and who are represented by PEF or UCS employees represented by unions other than CSEA.

If there are any copayment or benefit changes for 2012, your current plan will notify you directly. Read your *Empire Plan Report* or recent HMO notices for changes that may affect you. If you have questions about The Empire Plan, call toll free 1-877-7-NYSHIP (1-877-769-7447). Select the Medical Program and then the appropriate prompt for option transfer benefit questions.

If you have questions about NYSHIP HMOs, call the HMOs directly. (See the rate listing inside and *Choices* 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 2012 program year. Changing plans may result in substantially different coverage and cost.

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.ny.gov>, 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.

Keep Your Health Insurance Up to Date

Notify your agency HBA 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 2012?

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 HBA for a copy of *Choices for 2012* for Retirees to see how retirement will affect your coverage.

Important Dates for Your Benefit Choices

December 30, 2011

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

January 5, 2012 Administration Lag

New health insurance option begins for Administration Lag-Payroll employees. The earliest paycheck in which a deduction change will be made is the check of January 4, 2012. If you change options, because of processing time, most paycheck changes will be made later in January and will include retroactive adjustments for option changes beginning on January 5, 2012.

December 29, 2011 Institution Lag

New health insurance option begins for Institution Lag-Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of December 29, 2011. If you change options, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for option changes beginning on December 29, 2011.

December 29, 2011 Triple Lag

New health insurance option begins for Institution Payroll employees who were triple lagged. The earliest paycheck in which you will see a deduction change will be the check of January 12, 2012. If you change options, because of processing time, most paycheck changes will be made later in January and will include retroactive adjustments for option changes beginning on December 29, 2011.

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 2012**

Rates & Deadlines for 2012 for PEF & UCS – December 2011

**! 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).

 *Rates & Deadlines for 2012* was printed on paper containing recycled fiber using environmentally sensitive inks. NY0954  2012 NYSHIP Rates for PEF & UCS

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 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 *Planning for Option Transfer* and *Choices* for details. If you are interested in participating in the program, see your agency HBA.