



# NYSHIP Rates & Deadlines for 2012

For Employees of the State of New York who are represented by Council 82, DC-37, NYSCOPBA, PIA, PBA, PBANYS and UUP

## **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/mynyship>.

**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.

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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	<b>The Empire Plan</b> (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769-7447) <a href="https://www.nySHIP.org">https://www.nySHIP.org</a> 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 Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5190 (TTY: 1-800-755-2747) Prescription Drug Program: UnitedHealthcare/Medco Health Solutions, PO Box 5900, Kingston, NY 12402-5900 (TTY: 1-800-755-2747)
22	210	<b>Aetna</b> 99 Park Ave., New York, NY 10016 1-800-323-9930 (TTY: 1-800-654-5984) <a href="http://www.aetna.com">www.aetna.com</a> Serving Bronx, Kings, Nassau
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) <a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a>
26	063	<b>Capital District Physicians' Health Plan (CDPHP) (Capital)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington
26	300	<b>Capital District Physicians' Health Plan (CDPHP) (Central)</b> 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	<b>Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)</b> 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700
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) <a href="http://www.bcbs.com">www.bcbs.com</a>
30	280	<b>Empire BlueCross BlueShield HMO (Upstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-445-4455 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie
30	290	<b>Empire BlueCross BlueShield HMO (Downstate)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-445-4455
30	320	<b>Empire BlueCross BlueShield HMO (Mid-Hudson)</b> 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 1-800-445-4455
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: 1-877-208-7900)
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: 1-877-208-7900)
34	050	<b>HIP Health Plan of New York</b> EmblemHealth 55 Water St., New York, NY 10041 1-877-861-0175 (TTY: 1-888-447-4833) <a href="http://www.hiphealthplan.com">www.hiphealthplan.com</a>
36	072	<b>HMOBlue Excellus BlueCross BlueShield (Central New York Region)</b> 333 Butternut Dr., Syracuse, NY 13214-1803 1-800-445-4455
36	160	<b>HMOBlue Excellus BlueCross BlueShield (Utica Region)</b> 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-877-333-3333) Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego
38	059	<b>Independent Health</b> 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) <a href="http://www.independenthealth.com">www.independenthealth.com</a>
40	058	<b>MVP Health Care (Rochester)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277)
40	060	<b>MVP Health Care (East)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-888-687-6277) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington
40	330	<b>MVP Health Care (Central)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) (TTY: 1-888-687-6277) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego
40	340	<b>MVP Health Care (Mid-Hudson)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277)
40	360	<b>MVP Health Care (North)</b> PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277)

**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.

www.cs.ny.gov
8-1407 (TTY: 1-800-241-6894) 0-855-2881) 59-1089)
u, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey
bs.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties
00 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com n counties
00 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com
-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties
wny.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
53-0113 (TTY: 1-800-241-6894) www.empireblue.com ie, Warren and Washington counties
-453-0113 (TTY: 1-800-241-6894) www.empireblue.com Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester
00-453-0113 (TTY: 1-800-241-6894) www.empireblue.com Serving Dutchess, Orange, Putnam, Sullivan and Ulster counties
20) www.ghi.com Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
20) www.ghi.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties
blemhealth.com Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties
7-6269 (TTY: 1-877-398-2275) www.excellusbcbs.com Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuylar, Steuben, Tioga and Tompkins
98-2275) www.excellusbcbs.com o and St. Lawrence counties
.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
) (TTY: 1-800-662-1220) www.joinmvp.com Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties
TTY: 1-800-662-1220) www.joinmvp.com Washington counties
) (TTY: 1-800-662-1220) www.joinmvp.com ego, Tioga and Tompkins counties
-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties
(TTY: 1-800-662-1220) www.joinmvp.com Serving Franklin and St. Lawrence counties

**Biweekly Employee Costs Schedule  
With NYSHIP Drug Coverage**

	<b>A</b>		<b>B</b>	
	<b>Ind</b>	<b>Fam</b>	<b>Ind</b>	<b>Fam</b>
	<b>28.06</b>	<b>122.13</b>	<b>28.97</b>	<b>125.52</b>
	<b>117.53</b>	<b>490.61</b>	<b>116.32</b>	<b>488.01</b>
	<b>21.40</b>	<b>100.46</b>	<b>21.40</b>	<b>100.46</b>
	<b>23.65</b>	<b>109.60</b>	<b>23.65</b>	<b>109.60</b>
	<b>49.74</b>	<b>176.81</b>	<b>48.53</b>	<b>174.21</b>
	<b>54.55</b>	<b>188.51</b>	<b>53.34</b>	<b>185.91</b>
	<b>26.83</b>	<b>149.12</b>	<b>26.83</b>	<b>146.52</b>
	<b>34.14</b>	<b>170.18</b>	<b>32.93</b>	<b>167.58</b>
counties	<b>114.90</b>	<b>382.91</b>	<b>113.69</b>	<b>380.31</b>
	<b>104.49</b>	<b>352.94</b>	<b>103.28</b>	<b>350.34</b>
	<b>107.88</b>	<b>369.35</b>	<b>106.67</b>	<b>366.75</b>
	<b>134.12</b>	<b>447.52</b>	<b>132.91</b>	<b>444.92</b>
	<b>53.67</b>	<b>178.52</b>	<b>52.46</b>	<b>175.92</b>
kins counties	<b>77.08</b>	<b>241.75</b>	<b>75.87</b>	<b>239.15</b>
	<b>88.86</b>	<b>299.66</b>	<b>87.65</b>	<b>297.05</b>
	<b>37.56</b>	<b>147.71</b>	<b>36.35</b>	<b>145.11</b>
	<b>21.73</b>	<b>100.54</b>	<b>21.73</b>	<b>100.54</b>
	<b>23.62</b>	<b>109.45</b>	<b>23.62</b>	<b>109.45</b>
	<b>42.86</b>	<b>158.21</b>	<b>41.65</b>	<b>155.61</b>
	<b>47.58</b>	<b>169.69</b>	<b>46.37</b>	<b>167.09</b>
	<b>83.48</b>	<b>260.86</b>	<b>82.27</b>	<b>258.26</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. COBRA and Young Adult Option enrollees will receive a separate notice with 2012 rates.

**A** For employees of the State of New York who are represented by Council 82, DC-37, NYSCOPBA, PIA, PBA and UUP.

**B** For employees of the State of New York who are in ALESU represented by PBANYS and UUP employees in lifeguard titles.

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.

*Continued on next page*

## **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 plan.

### **January 5, 2012 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 December 21, 2011. If you change plans, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for coverage beginning on January 5, 2012.

### **January 5, 2012 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 January 4, 2012. If you change plans, because of processing time, most paycheck changes will be made later in January and will include retroactive adjustments for coverage beginning on January 5, 2012.

### **December 29, 2011 Institution Lag-Exempt**

New health insurance plan begins for Institution Lag-Exempt Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of December 15, 2011. If you change plans, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for coverage beginning on December 29, 2011.

### **December 29, 2011 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 December 29, 2011. If you change plans, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for coverage beginning on December 29, 2011.

### **December 29, 2011 Triple Lag**

New health insurance plan 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 plans, because of processing time, most paycheck changes will be made later in January and will include retroactive adjustments for coverage 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

*Unsettled Rates & Deadlines for 2012*—December 2011

**! 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).



*Unsettled Rates & Deadlines for 2012* was printed on paper containing recycled fiber using environmentally sensitive inks.

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2012 Unsettled NYSHIP Rates

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*Choices Explains Your Current Plan, continued*

### 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.

### 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.