Choose Your Health Insurance Option for 2018 by December 15, 2017

The Option Transfer Period is here – the time to choose the health insurance option you want for 2018. 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. You may also be able to opt out of coverage for the 2018 plan year for an incentive payment (see page 8).

Except under very defined circumstances, you cannot change plans outside the annual Option Transfer Period, which ends December 15, 2017.

To change your health insurance option during the Option Transfer Period, contact your Health Benefits Administrator (HBA) as soon as possible for the Health Insurance Transaction Form PS-404. Return the completed and signed form to your HBA by December 15, 2017. Or, you can change your option online using MyNYSHIP. Go to www.cs.ny.gov/employee-benefits, select your group and plan, if prompted, and then click on MyNYSHIP Employee Self-Service. You may also go directly to www.cs.ny.gov/mynyship.

Note: If you are a new user, 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 note at the top of page 4.)
Keep Your Information Up To Date

Notify your HBA when changes in your family, marital or employment status affect your coverage. Be sure to keep your personal information updated such as your name, address and phone number. When any of these changes occur, please act promptly as deadlines may apply. See your NYSHIP General Information Book for details.

Retiring Or Leaving State Service In 2018?

If you continue your NYSHIP enrollment as a retiree or vestee, you may change your health insurance plan when your status changes. As a retiree or vestee, you also may change your health insurance option at any time once during a 12-month period. If you are planning to retire or vest: Will you or your spouse/domestic partner be eligible for Medicare? Are you planning to move out of the area? Ask your HBA for a copy of Choices for Retirees to see how retirement will affect your coverage.

Choices Explains Your Current Option and Other Available Options

If you are considering changing your health insurance option for 2018 or wish to review your current option, ask your HBA located in the personnel office or contact the Business Services Center for a copy of Health Insurance Choices for 2018, your guide to NYSHIP options. Or, find Choices and other option transfer publications on NYSHIP Online at www.cs.ny.gov/employee-benefits. Select your group and plan, if prompted, and then select Health Benefits & Option Transfer. Choose Rates and Health Plan Choices for the most up-to-date option transfer information.

If there are any copayment or benefit changes for 2018, your current plan will notify you directly. If you have questions about The Empire Plan, call toll free 1-877-7-NYSHIP (1-877-769-7447). Select the Medical/Surgical Program and then the appropriate prompt for option transfer benefit questions.

If you have questions about NYSHIP HMOs, call the HMOs directly. (See pages 6 and 7 for telephone numbers.) Be sure you understand how your benefits will be affected if you change options. You are choosing a benefit package for yourself and your covered dependents for the entire 2018 plan year. Changing options may result in substantially different coverage and cost.

To generate a comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool, available on NYSHIP Online at www.cs.ny.gov/employee-benefits. Select your group and plan, if prompted, and then choose Health Benefits & Option Transfer. Select Rates and Health Plan Choices and then NYSHIP Plan Comparison. Confirm your group and select 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 side-by-side comparison table.

Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) is a standardized comparison document required by the Patient Protection and Affordable Care Act.

To view a copy of the SBC for The Empire Plan or a NYSHIP HMO, visit www.cs.ny.gov/sbc. If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical/Surgical Program to request a copy for The Empire Plan. If you need an SBC for a NYSHIP HMO, contact the HMO.
### Important Dates for your Benefit Choices

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<td>December 15, 2017</td>
<td>Deadline for submitting a signed <em>Health Insurance Transaction Form</em> PS-404 to your HBA if you want to change your health insurance option for the 2018 plan year.</td>
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| December 28, 2017 | **Administration Lag-Exempt Payroll Employees**
New health insurance options begin for Administration Lag-Exempt Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 13, 2017. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year. |
| December 28, 2017 | **Administration Lag-Payroll Employees**
New health insurance options begin for Administration Lag-Payroll employees. The earliest paycheck in which a deduction change will be made is the check of December 27, 2017. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year. |
| January 4, 2018 | **Institution Lag-Exempt Payroll Employees**
New health insurance options begin for Institution Lag-Exempt Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of December 21, 2017. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year. |
| January 4, 2018 | **Institution Lag-Payroll Employees**
New health options begin for Institution Lag-Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of January 4, 2018. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year. |
| December 28, 2017 | **Triple Lag-Payroll Employees**
New health insurance options begin for Institution Payroll employees who are triple lagged. The earliest paycheck in which you will see a deduction change will be the check of January 4, 2018. Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the beginning of the plan year. |
New York State Health Insurance Program 2018 Rates

Enrollee Contributions for Employees of New York State

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 enrolled, you must change to another plan. Service areas may change from year to year. Please check pages 6-7 for NYSHIP service area information.

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* HMO Blue (Option Code 072) will become a Medicare Advantage Plan in 2018 for Medicare-primary enrollees.
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<th>Code</th>
<th>Plan and Service Area</th>
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| 001  | **The Empire Plan**  
(available to enrollees and their eligible dependents worldwide)  
1-877-7-NYSHIP (1-877-769-7447)  
www.cs.ny.gov  
Medical Program: UnitedHealthcare  
P.O. Box 1600, Kingston, NY 12402-1600  
TTY: 1-888-697-9054  
Hospital Program: Empire BlueCross BlueShield  
NYS Service Center, P.O. Box 1407,  
Church Street Station, New York, NY 10008-1407  
TTY: 1-800-241-6894  
Mental Health/Substance Abuse Program:  
Beacon Health Options, Inc.  
P.O. Box 1850, Hicksville, NY 11802  
TTY: 1-855-643-1476  
Prescription Drug Program:  
CVS Caremark  
P.O. Box 6590, Lee’s Summit, MO 64064-6590  
TTY: 711 | 300  | **Capital District Physicians’ Health Plan (CDPHP) (Central)**  
500 Patroon Creek Blvd., Albany, NY 12206-1057  
518-641-3700 or 1-800-777-2273  
TTY: 1-877-261-1164  
www.cdphp.com  
Serving Broome, Chenango, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties |
| 066  | **Blue Choice**  
165 Court St., Rochester, NY 14647  
1-800-499-1475  
TTY: 1-800-421-1220  
www.excellusbcbs.com  
Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties | 310  | **Capital District Physicians’ Health Plan (CDPHP) (Hudson Valley)**  
500 Patroon Creek Blvd., Albany, NY 12206-1057  
518-641-3700 or 1-800-777-2273  
TTY: 1-877-261-1164  
www.cdphp.com  
Serving Delaware, Dutchess, Orange and Ulster counties |
| 067  | **BlueCross BlueShield of Western New York**  
P.O. Box 80, Buffalo, NY 14240-0800  
716-887-8840 or 1-877-576-6440  
TTY: 711  
www.bcbsny.com/nyship  
Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties | 280  | **Empire BlueCross BlueShield HMO (Upstate)**  
11 Corporate Woods Blvd., P.O. Box 11800  
Albany, NY 12211-0800  
1-800-453-0113  
TTY: 1-800-241-6894  
www.empireblue.com  
Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties |
| 063  | **Capital District Physicians’ Health Plan (CDPHP) (Capital)**  
500 Patroon Creek Blvd., Albany, NY 12206-1057  
518-641-3700 or 1-800-777-2273  
TTY: 1-877-261-1164  
www.cdphp.com  
Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties | 290  | **Empire BlueCross BlueShield HMO (Downstate)**  
11 Corporate Woods Blvd., P.O. Box 11800  
Albany, NY 12211-0800  
1-800-453-0113  
TTY: 1-800-241-6894  
www.empireblue.com  
Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties |
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P.O. Box 80, Buffalo, NY 14240-0800  
716-887-8840 or 1-877-576-6440  
TTY: 711  
www.bcbsny.com/nyship  
Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties | 320  | **Empire BlueCross BlueShield HMO (Mid-Hudson)**  
11 Corporate Woods Blvd., P.O. Box 11800  
Albany, NY 12211-0800  
1-800-453-0113  
TTY: 1-800-241-6894  
www.empireblue.com  
Serving Dutchess, Orange, Putnam, Sullivan and Ulster counties |
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Changing Options 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 for a list of events that allow you to change options outside of the Option Transfer Period. Contact your HBA for more information.

Opt-Out Program for 2018

If you have coverage under another employer-sponsored health insurance program, you may be eligible for an incentive payment if you opt out of NYSHIP coverage. See Planning for Option Transfer and Choices for details.

Enrollment in the Opt-out Program does not continue automatically from year to year. If you are enrolled in the Opt-out Program for 2017, to be eligible to continue receiving incentive payments in 2018, you must reenroll during the Option Transfer Period and attest to having other coverage for the coming plan year.

If you are interested in participating in the Opt-out Program for 2018, see your HBA.