Choose Your Health Insurance Option

You may change your New York State Health Insurance Program (NYSHIP) health insurance option for any reason at any time once during a 12-month period. You may change from a NYSHIP-approved Health Maintenance Organization (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.

Important: You may receive information from Medicare and from non-NYSHIP plans in your area describing Medicare options available to you that are not part of NYSHIP. Please be aware that your NYSHIP benefits will be significantly reduced or even canceled if you join one of these plans.

NYSHIP Rates & Information for 2020

Before you choose a Medicare Advantage or prescription drug option that is not part of NYSHIP, check with the Employee Benefits Division to see how your NYSHIP benefits will be affected.

NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION AND STILL QUALIFY FOR THAT PLAN.

* This flyer includes the most common 2020 enrollee rates for all NYSHIP options. If you reside outside New York State, your only NYSHIP option is The Empire Plan. NYSHIP HMOs have limited service areas. If you move into an area served by a NYSHIP HMO, you will be eligible to change your option to an HMO at that time.

November 2019

For Retirees of Participating Employers

For Retirees, Vested, Dependent Survivors and Enrollees covered under Preferred List Provisions of Participating Employers and their Enrolled Dependents

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239
www.cs.ny.gov/retirees
Choices Explains Your Current Option And Other Available Options
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) moves 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.

If you are considering changing your health insurance option or wish to review your current option, refer to the 2020 Health Insurance Choices booklet. You can also visit www.cs.ny.gov/retirees for this information or to generate a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area using our online NYSHIP Plan Comparison tool.

Your current plan will notify you directly if there are any copayment or benefit changes for 2020.

If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical/Surgical Program and then the appropriate prompt for assistance with option transfer benefit questions. For questions about NYSHIP-approved HMOs, contact the HMOs directly (see pages 6 and 7). Be sure you understand how your benefits will be affected if you change plans. Changing plans may result in substantially different coverage and cost.

If You Are Changing Your Health Insurance Option
The correct deduction for your new health insurance plan, plus or minus any retroactive adjustment needed, will be reflected in your pension check or monthly billing statement. The date of the adjustment will depend on when your health insurance plan change is received and processed by the Employee Benefits Division.

* 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.
Enrollees Who Pay the Employee Benefits Division Directly

The 2020 rate for your current health insurance plan will be reflected in your December bill for your January coverage. If you are changing options, the date of the adjustment will depend on when your change request is received and processed by the Employee Benefits Division.

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. The amount of your monthly credit will remain the same throughout your lifetime. However, the balance you will pay for your health insurance premium may change each year. The most common reason for a change to the balance you pay would be a premium increase for your NYSHIP option for the new plan year.

If your monthly credit is less than your health insurance premium, you pay the balance. When the retiree premium rises, the balance you must pay will also rise. To calculate the balance you will pay in calendar year 2020, subtract your monthly sick leave credit from the new monthly premium.
New York State Health Insurance Program 2020 Rates

Check Your Plan – This Is Your Only Notice of a Rate Change.
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.

Not all Participating Employers (PE) use the contribution rates reflected in this flyer. If you have questions regarding whether any of these rates apply to you or what your NYSHIP rates will be for 2020, contact your former employer.

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.

These rates reflect the monthly cost for NYSHIP retiree, Dependent Survivor, and Vestee coverage. Rates for retirees do not reflect sick leave credits.
(See page 3 for information on how sick leave credit impacts your premium.)

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* If Medicare primary, check with the plan.  † Medicare-primary enrollees will be enrolled in this option’s Medicare Advantage plan.

Enrollee Contributions for Retirees, Survivors, and All Other Dependent Survivors

The most common rates used by Participating Employers are included in this chart. Contact your former employer if your rate share is different from those shown or if you are unsure of your premium contribution.

As of January 1, 2020, the Empire BlueCross BlueShield HMOs will no longer be offered through NYSHIP. If you currently have coverage under an Empire BlueCross BlueShield HMO, you must make an option change. As previously advised, if no action has been taken by November 29, 2019 however, you will be enrolled in The Empire Plan for plan year 2020 to ensure no interruption in coverage.
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<td></td>
<td>(available to enrollees and their eligible dependents worldwide)</td>
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<td></td>
<td>1-877-7-NYSHIP (1-877-769-7447)</td>
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<td><a href="http://www.cs.ny.gov">www.cs.ny.gov</a></td>
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<td>Medical Program: UnitedHealthcare</td>
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<tr>
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<tr>
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<td>NYS Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407</td>
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<td>TTY: 1-800-241-6894</td>
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<td>Mental Health/Substance Abuse Program: Beacon Health Options, Inc.</td>
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<td>P.O. Box 1850, Hicksville, NY 11802</td>
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<td>SilverScript Insurance Company (an affiliate of CVS Caremark)</td>
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<td>165 Court St., Rochester, NY 14647</td>
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<td>1-800-499-1275</td>
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<td>Medicare Blue Choice: 1-877-883-9577</td>
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<td><a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a></td>
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<td>Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties</td>
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<td>716-887-8840 or 1-877-576-6440</td>
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<td>Medicare Advantage/Senior Blue HMO members: 1-800-329-2792</td>
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<td>Serving Broome, Chenango, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and</td>
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<td>310</td>
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| 072  | **HMOBlue (Central New York Region)**  
333 Butternut Dr., Syracuse, NY 13214-1803  
1-800-499-1275  
Medicare HMOBlue: 1-877-883-9577  
TTY: 1-800-662-1220  
www.excellusbcbs.com  
Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties |
| 160  | **HMOBlue (Utica Region)**  
12 Rhoads Dr., Utica, NY 13502  
1-800-499-1275  
Medicare HMOBlue: 1-877-883-9577  
TTY: 1-800-662-1220  
www.excellusbcbs.com  
Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties |
| 059  | **Independent Health**  
511 Farber Lakes Dr., Buffalo, NY 14221  
1-800-501-3439  
TTY: 716-631-3108  
www.independenthealth.com  
Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties |
| 058  | **MVP Health Care (Rochester)**  
P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
1-888-MVP-MBRS (1-888-687-6277)  
Medicare Advantage: 1-800-209-3945  
TTY: 1-800-662-1220  
www.mvphealthcare.com  
Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties |
| 060  | **MVP Health Care (East)**  
P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
1-888-MVP-MBRS (1-888-687-6277)  
Medicare Advantage: 1-800-209-3945  
TTY: 1-800-662-1220  
www.mvphealthcare.com  
| 330  | **MVP Health Care (Central)**  
P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
1-888-MVP-MBRS (1-888-687-6277)  
Medicare Advantage: 1-800-209-3945  
TTY: 1-800-662-1220  
www.mvphealthcare.com  
Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins counties |
| 340  | **MVP Health Care (Mid-Hudson)**  
P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
1-888-MVP-MBRS (1-888-687-6277)  
Medicare Advantage: 1-800-209-3945  
TTY: 1-800-662-1220  
www.mvphealthcare.com  
Serving Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester counties |
| 360  | **MVP Health Care (North)**  
P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
1-888-MVP-MBRS (1-888-687-6277)  
Medicare Advantage: 1-800-209-3945  
TTY: 1-800-662-1220  
www.mvphealthcare.com  
Serving Clinton, Essex, Franklin and St. Lawrence counties |
Important Health Insurance Information
for the Enrollee, Enrolled Spouse/Domestic Partner
and Other Enrolled Dependents

Rates & Information for 2020 (PE Retirees) – November 2019
Your Only Notice of Health Insurance
Rate Changes for 2020

Please do not send mail or correspondence to the return address above. See the front cover for address information.

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 NYSHIP Online at www.cs.ny.gov/retirees. Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

Note: For a replacement Empire Plan Medicare Rx Card, call 1-877-769-7447 and press 4 for Empire Plan Medicare Rx.

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). Representatives are available Monday through Friday between 9 a.m. and 4 p.m. Eastern time.