

June 2021

**NYSHIP**

# **RATE CHANGES**



## **AGENCY POLICE SERVICES UNIT (APSU)**

**Effective August 1, 2021**

For Employees of the State of New York in the Agency Police Services Unit (APSU) represented by the Police Benevolent Association of New York State (PBANYS) and their Enrolled Dependents



**NYSHIP**  
New York State  
Health Insurance Program

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239  
[www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits)

## Special Option Transfer Period (July 1–30, 2021)

As a result of an interest arbitration award between the State of New York and the Agency Police Services Unit (APSU) represented by the Police Benevolent Association of New York State (PBANYS), there will be NYSHIP rate changes effective August 1, 2021. The new rates included in this publication will be in effect through the end of the year (see page 4). In addition, due to the cap of the State's dollar contribution for the non-prescription drug components of the HMO premium, August 1, 2021 biweekly premium rates for many HMOs will be slightly higher than the January 1, 2021 rates.

As a result, there will be a Special Option Transfer Period during which you may change your health insurance option. You may choose The Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where you live or work. Enrollment in the Opt-out Program is not permitted during a Special Option Transfer Period. If you wish to change your option, you must submit a completed *Health Insurance Transaction Form* (PS-404) to your Health Benefits Administrator (HBA) or the Business Services Center (BSC) by the Special Option Transfer Period deadline (**July 30, 2021**).

**Note:** Online option changes using MyNYSHIP will NOT be available during the Special Option Transfer Period.

Refer to the June 2021 *Empire Plan Special Report* for information about changes to Empire Plan benefits, including copayments, coinsurance and deductibles. See *Health Insurance Choices for 2021* for details of NYSHIP HMO benefits and coverage.

**NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION AND STILL QUALIFY FOR IT. (SEE THE NOTE AT THE TOP OF PAGE 4.)**

### Choices Explains Your NYSHIP Options

If you are considering changing your health insurance option for the remainder of 2021 or wish to review your current option, ask your HBA for a copy of *Health Insurance Choices for 2021*. You can also find *Choices* on NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://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.

For 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 option transfer benefit questions. For questions about NYSHIP HMOs, contact the HMOs directly (see pages 6 and 7).

## Keep Your Information Up To Date

It's important for you to keep your personal information updated, such as your name, address and phone number. Notify your HBA of any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner. In some cases, deadlines apply. See your *General Information Book* for more information on enrollment changes and applicable deadlines.

## If You Plan to Retire or Vest in 2021

If you continue your NYSHIP enrollment as a retiree or vestee, you may change your health insurance option when your status changes and, thereafter, at any time once during a 12-month period. If you are planning to retire or vest in 2021, take the time now to familiarize yourself with the eligibility requirements for continuing your health insurance coverage. Refer to your *General Information Book* for more information or ask your HBA for copies of *Planning for Retirement* and *Health Insurance Choices for 2021* for Retirees. These publications are also available on NYSHIP Online.

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 remainder of the 2021 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](http://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. Next, confirm your group and select the counties where you live and work. On the list

of available options, 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](http://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 directly.

## Important Dates For Your Benefit Choices

### July 30, 2021

**Deadline for submitting a signed *Health Insurance Transaction Form (PS-404)* to your HBA if you want to change your health insurance option for the remainder of the 2021 plan year.**

Employees	Date new health insurance options begin	Earliest paycheck in which you will see a deduction change
Administration Lag-Exempt Payroll Employees	<b>August 5, 2021</b>	<b>July 21, 2021</b>
Administration Lag-Payroll Employees	<b>August 5, 2021</b>	<b>August 4, 2021</b>
Triple Lag-Payroll Employees	<b>August 5, 2021</b>	<b>August 12, 2021</b>

Based on the timing of your submission and/or processing by your agency HBA, deduction changes related to an option change request may be made in a future paycheck and will include adjustments retroactive to the appropriate paycheck dates as noted in the chart above.

# New York State Health Insurance Program 20

## 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 option. Service areas may change from year to year. Please check pages 6–7 for NYSHIP service area information.

Page in Choices	Code	Plan
13	001	The Empire Plan
24	066	Blue Choice
26	067	BlueCross BlueShield of Western New York
28	069	BlueShield of Northeastern New York
30	063	Capital District Physicians' Health Plan (CDPHP) (Capital)
30	300	Capital District Physicians' Health Plan (CDPHP) (Central)
30	310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)
32	050	EmblemHealth – HIP (Downstate)
32	220	EmblemHealth – HIP (Capital)
32	350	EmblemHealth – HIP (Hudson Valley)
34	072	HMOBlue (Central New York Region)
34	160	HMOBlue (Utica Region)
36	059	Independent Health
38	058	MVP Health Care (Rochester)
38	060	MVP Health Care (East)
38	330	MVP Health Care (Central)
38	340	MVP Health Care (Mid-Hudson)
38	360	MVP Health Care (North)

# 2021 Rates

## Biweekly Costs Schedule

Individual	Family
61.73	237.76
56.50	216.79
52.27	199.51
57.81	221.53
58.37	221.28
80.02	234.99
163.13	457.16
133.98	375.49
189.85	516.36
189.85	516.36
59.69	225.06
61.75	245.93
51.06	192.98
56.39	198.32
57.98	204.09
89.56	232.97
88.41	229.83
168.17	412.46

### Your Biweekly Premium Contribution

For all APSU employees, the State will pay 84 percent of the cost of the premium for enrollee coverage and 69 percent for the additional cost of dependent coverage.

The State’s dollar contribution for the non-prescription drug components of the HMO premium, however, will not exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.

**Note:** This information does not apply to Leave Without Pay, COBRA and Young Adult Option (“Direct Pay”) enrollees.

Code and Plan	Service Area			
<p><b>001</b> <b>The Empire Plan</b> (available to enrollees and their eligible dependents worldwide)</p>	<p>1-877-7-NYSHIP (1-877-769-7447) • <a href="http://www.cs.ny.gov">www.cs.ny.gov</a></p> <hr/> <table border="0"> <tr> <td data-bbox="483 352 1008 678"> <p><b>Medical Program:</b> UnitedHealthcare P.O. Box 1600, Kingston, NY 12402-1600 TTY: 1-888-697-9054</p> <p><b>Hospital Program:</b> Empire BlueCross NYS Service Center P.O. Box 1407, Church Street Station New York, NY 10008-1407 TTY: 1-800-241-6894</p> </td> <td data-bbox="1008 352 1529 678"> <p><b>Mental Health/Substance Use Program:</b> Beacon Health Options, Inc. P.O. Box 1850, Hicksville, NY 11802 TTY: 1-855-643-1476</p> <p><b>Prescription Drug Program:</b> CVS Caremark P.O. Box 6590 Lee's Summit, MO 64064-6590 TTY: 711</p> </td> </tr> </table>		<p><b>Medical Program:</b> UnitedHealthcare P.O. Box 1600, Kingston, NY 12402-1600 TTY: 1-888-697-9054</p> <p><b>Hospital Program:</b> Empire BlueCross NYS Service Center P.O. Box 1407, Church Street Station New York, NY 10008-1407 TTY: 1-800-241-6894</p>	<p><b>Mental Health/Substance Use Program:</b> Beacon Health Options, Inc. P.O. Box 1850, Hicksville, NY 11802 TTY: 1-855-643-1476</p> <p><b>Prescription Drug Program:</b> CVS Caremark P.O. Box 6590 Lee's Summit, MO 64064-6590 TTY: 711</p>
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<p><b>066</b> <b>Blue Choice</b></p>	<p>165 Court St., Rochester, NY 14647 1-800-499-1275 • TTY: 1-800-662-1220 • <a href="http://www.excellusbcbcs.com">www.excellusbcbcs.com</a> Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties</p>			
<p><b>067</b> <b>BlueCross BlueShield of Western New York</b></p>	<p>P.O. Box 80, Buffalo, NY 14240-0800 1-877-576-6440 • TTY: 711 • <a href="http://www.bcbswny.com/nyship">www.bcbswny.com/nyship</a> Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties</p>			
<p><b>069</b> <b>BlueShield of Northeastern New York</b></p>	<p>P.O. Box 15013, Albany, NY 12212 1-800-888-1238 • TTY: 711 • <a href="http://www.bsneny.com">www.bsneny.com</a> Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington counties</p>			
<p><b>063</b> <b>Capital District Physicians' Health Plan (CDPHP) (Capital)</b></p>	<p>500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com">www.cdphp.com</a> Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties</p>			
<p><b>300</b> <b>Capital District Physicians' Health Plan (CDPHP) (Central)</b></p>	<p>500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com">www.cdphp.com</a> Serving Broome, Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties</p>			
<p><b>310</b> <b>Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)</b></p>	<p>500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com">www.cdphp.com</a> Serving Delaware, Dutchess, Orange and Ulster counties</p>			
<p><b>050</b> <b>EmblemHealth – HIP (Downstate)</b></p>	<p>EmblemHealth, 55 Water St., New York, NY 10041 1-800-447-8255 • TTY: 1-888-447-4833 • <a href="http://www.emblemhealth.com">www.emblemhealth.com</a> Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties</p>			

Code and Plan	Service Area
<b>220</b> <b>EmblemHealth – HIP (Capital)</b>	EmblemHealth, 55 Water St., New York, NY 10041 1-800-447-8255 • TTY: 1-888-447-4833 • www.emblemhealth.com Serving Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
<b>350</b> <b>EmblemHealth – HIP (Hudson Valley)</b>	EmblemHealth, 55 Water St., New York, NY 10041 1-800-447-8255 • TTY: 1-888-447-4833 • www.emblemhealth.com Serving Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties
<b>072</b> <b>HMOBlue (Central New York Region)</b>	333 Butternut Dr., Syracuse, NY 13214-1803 1-800-499-1275 • TTY: 1-800-662-1220 • www.excellusbcbs.com Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
<b>160</b> <b>HMOBlue (Utica Region)</b>	12 Rhoads Dr., Utica, NY 13502 1-800-499-1275 • 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
<b>059</b> <b>Independent Health</b>	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
<b>058</b> <b>MVP Health Care (Rochester)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com Serving Chemung, Genesee, Livingston, Monroe, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming and Yates counties
<b>060</b> <b>MVP Health Care (East)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
<b>330</b> <b>MVP Health Care (Central)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • 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
<b>340</b> <b>MVP Health Care (Mid-Hudson)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester counties
<b>360</b> <b>MVP Health Care (North)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com Serving Clinton, Essex, Franklin and St. Lawrence counties

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



**NYSHIP**  
New York State  
Health Insurance Program

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

*NYSHIP August 1, 2021 Rate Changes for APSU – June 2021*

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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 NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). 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 your agency Health Benefits Administrator.

NYSHIP August 1, 2020 Rate Changes for APSU 6/21 was printed on paper containing recycled fiber using environmentally sensitive inks.

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