

FEBRUARY 2025



Department of Civil Service  
New York State Health Insurance Program

Troopers and Supervisors of the New York State Police represented by the Police Benevolent Association (PBA), their enrolled Dependents, COBRA Enrollees with their Empire Plan benefits and Young Adult Option Enrollees

A photograph of two men jogging on a grassy path in a park. In the background, there is a tall, ancient Egyptian obelisk, a modern glass-walled conservatory, and trees with pink blossoms. The scene is bright and sunny.

# NYSHIP RATE CHANGES

Effective April 1, 2025

## **SPECIAL OPTION TRANSFER PERIOD (MARCH 1–31, 2025)**

As a result of the recently ratified contract between the State of New York and the Troopers and Supervisors of the New York State Police represented by the Police Benevolent Association (PBA), there will be NYSHIP rate changes effective April 1, 2025. The new rates included in this publication will be in effect through the end of the year (see page 4). Premium changes could be reflected in paychecks as early as March 26, 2025.

As a result of the rate change, there will be a Special Option Transfer Period during which you may change your health insurance option. You may choose to change your plan option between 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 *NYSHIP 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 (**March 31, 2025**). **Note: Pre-Tax Contribution Program election changes and online option changes using MyNYSHIP will NOT be permitted during the Special Option Transfer Period.**

Refer to the February 2025 *Empire Plan Special Report* for information about changes to Empire Plan benefits, effective April 1, 2025. See *Health Insurance Choices for 2025* 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.)**

## **YOUR NYSHIP OPTIONS FOR 2025**

If you are considering changing your health insurance option for the remainder of 2025 or wish to review your current option, ask your HBA for a copy of *Health Insurance Choices for 2025*.<sup>\*</sup> You can also find *Choices* on the NYSHIP website 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. To generate a comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool. This tool is located on the Rates and Health Plan Choices page of the NYSHIP website. Select NYSHIP Plan Comparison, then 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.

<sup>\*</sup> Note: Not all of the Empire Plan benefit changes described in the *Empire Plan Special Report* are reflected in *Choices*, but HMO benefit descriptions are accurate for the remainder of the 2025 plan year.

## **KEEP YOUR INFORMATION UP TO DATE**

It's important for you to keep your personal information updated, such as your name, address, personal email 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. You may also update your information online using MyNYSHIP at [www.cs.ny.gov/mynyship](http://www.cs.ny.gov/mynyship). 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 2025**

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 2025, 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 2025* for Retirees. These publications are also available on the NYSHIP website.

For printed copies of NYSHIP publications, contact your HBA. 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 benefit questions. For questions about NYSHIP HMOs, contact the HMOs directly (see pages 6 and 7).

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 2025 plan year. Changing options may result in substantially different coverage and cost.

## **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.



# NEW YORK STATE HEALTH INSURANCE PROGRAM 2025 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 option. Service areas may change from year to year. Please check pages 6–7 for NYSHIP service area information.

### Biweekly Costs Schedule

For all Employees in titles allocated or equated to Salary Grade 9 and below

For all Employees in titles allocated or equated to Salary Grade 10 and above

Page in Choices	Code	Plan	Individual	Family	Individual	Family
13	001	The Empire Plan	60.23	272.67	80.31	324.22
24	066	Blue Choice	49.93	214.37	66.58	255.38
26	063	Capital District Physicians' Health Plan (CDPHP) (Capital)	66.53	228.97	85.52	273.66
26	300	Capital District Physicians' Health Plan (CDPHP) (Central)	98.03	248.45	117.29	296.86
26	310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)	162.11	368.80	181.40	419.00
28	050	EmblemHealth – HIP (Downstate)	173.20	458.53	195.00	515.22
28	220	EmblemHealth – HIP (Capital)	280.97	597.60	300.92	656.06
28	350	EmblemHealth – HIP (Hudson Valley)	270.78	669.54	287.41	713.59
30	067	Highmark Blue Cross Blue Shield	53.93	231.99	71.91	276.35
32	069	Highmark Blue Shield	55.34	238.57	73.78	284.15
34	072	HMOBlue (Central New York Region)	58.77	248.57	78.36	296.28
34	160	HMOBlue (Utica Region)	82.98	291.46	103.18	344.91
36	059	Independent Health	53.20	226.04	70.94	269.39
38	058	MVP Health Care (Rochester)	51.70	203.12	68.93	242.78
38	060	MVP Health Care (East)	54.92	216.03	73.22	258.20
38	330	MVP Health Care (Central)	87.54	245.35	107.07	293.19
38	340	MVP Health Care (Mid-Hudson)	94.72	247.48	114.01	295.68
38	360	MVP Health Care (North)	73.33	236.58	92.72	282.74

## YOUR BIWEEKLY PREMIUM CONTRIBUTION

For all New York State employees in titles allocated or equated to Salary Grade 9 and below, the State will pay 88 percent of the cost of the premium for individual coverage and 73 percent for the additional cost of family coverage.

For all New York State employees in titles allocated or equated to Salary Grade 10 and above, the State will pay 84 percent of the cost of the premium for individual coverage and 69 percent for the additional cost of family 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> <p><b>Medical/Surgical Program:</b> UnitedHealthcare P.O. Box 1600, Kingston, NY 12402-1600 TTY: 1-888-697-9054</p> <p><b>Hospital Program:</b> Anthem Blue Cross NYS Service Center P.O. Box 1407, Church Street Station New York, NY 10008-1407 TTY: 711</p> <p><b>Mental Health/Substance Use Program:</b> Carelton Behavioral Health P.O. Box 1850, Hicksville, NY 11802 TTY: 711</p> <p><b>Prescription Drug Program:</b> CVS Caremark P.O. Box 6590 Lee's Summit, MO 64064-6590 TTY: 711</p>
<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>063</b> <b>Capital District Physicians' Health Plan (CDPHP) (Capital)</b></p>	<p>6 Wellness Way, Latham, NY 12110 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com/stateemployees">www.cdphp.com/stateemployees</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>6 Wellness Way, Latham, NY 12110 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com/stateemployees">www.cdphp.com/stateemployees</a> Serving Broome, Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Otsego, St. Lawrence and Tioga counties</p>
<p><b>310</b> <b>Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)</b></p>	<p>6 Wellness Way, Latham, NY 12110 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com/stateemployees">www.cdphp.com/stateemployees</a> Serving Delaware, Dutchess, Orange and Ulster counties</p>
<p><b>050</b> <b>EmblemHealth – HIP (Downstate)</b></p>	<p>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>
<p><b>220</b> <b>EmblemHealth – HIP (Capital)</b></p>	<p>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 Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties</p>
<p><b>350</b> <b>EmblemHealth – HIP (Hudson Valley)</b></p>	<p>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 Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties</p>

CODE AND PLAN	SERVICE AREA
<b>067</b> <b>Highmark Blue Cross Blue Shield</b>	1 Seneca Street, Suite 3400, Buffalo, NY 14203 1-844-639-2441 • TTY: 711 • <a href="http://www.highmark.com/member/nyship-bcbswny.html">www.highmark.com/member/nyship-bcbswny.html</a> Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
<b>069</b> <b>Highmark Blue Shield</b>	P.O. Box 15013, Albany, NY 12212 1-844-639-2440 • TTY: 711 • <a href="http://www.highmark.com/member/nyship-blueshieldnny.html">www.highmark.com/member/nyship-blueshieldnny.html</a> Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
<b>072</b> <b>HMOBlue (Central New York Region)</b>	333 Butternut Drive, Syracuse, NY 13214-1803 1-800-499-1275 • TTY: 1-800-662-1220 • <a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a> Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
<b>160</b> <b>HMOBlue (Utica Region)</b>	333 Butternut Drive, Syracuse, NY 13214-1803 1-800-499-1275 • TTY: 1-800-662-1220 • <a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a> 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 Drive, Buffalo, NY 14221 1-800-501-3439 • TTY: 716-631-3108 • <a href="http://www.independenthealth.com">www.independenthealth.com</a> 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: 711 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> 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: 711 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> 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: 711 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> 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: 711 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> 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: 711 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> 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  
Time-Sensitive Materials



**Department of Civil Service**  
New York State Health Insurance Program

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

*NYSHIP April 1, 2025 Rate Changes for PBA –  
February 2025*

**Your Only Notice of Health Insurance  
Rate Changes for April 1, 2025**

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

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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 NYSHIP website at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Visit the NYSHIP website 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 April 1, 2025 Rate Changes* was printed on paper containing recycled fiber using environmentally sensitive inks.

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