Special Option Transfer Period  
(August 1 through August 30, 2013)

The collective bargaining agreement ratified on June 4, 2013 will result in NYSHIP rate and premium contribution changes effective for September 1, 2013 coverage. The new rates included in this publication will be in effect through the end of 2013 (see page 2). **Note the date of the earliest paycheck in which a deduction will be made (see page 6).** As a result of these changes, there will be a Special Option Transfer Period.

**How will the Special Option Transfer Period work?**
A Special Option Transfer Period will be held from August 1 through August 30, 2013. During this time, you may select The Empire Plan, a NYSHIP-approved Health Maintenance Organization (HMO) serving your area or the Opt-out Program (see page 5). If you decide to change your health insurance option during this Special Option Transfer Period, see page 6 for the date your new option will take effect. See your agency Health Benefits Administrator (HBA), usually located in the Personnel Office, as soon as possible if you wish to change your option. Ask for the Health Insurance Transaction Form PS-404. Return the completed form to your agency HBA by August 30, 2013. Online option changes using MyNYSHIP will **NOT** be available during the Special Option Transfer Period.

**NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION.**

**PLEASE NOTE:** The regular Annual Option Transfer Period, usually held at the end of the calendar year, will be available and you will have the opportunity to review health insurance plan options and rates as you normally do for 2014.

**Choices and Other Publications Explain Your Available Options**
If you are considering changing your health insurance option or wish to review your current plan, ask your agency HBA for a copy of **Choices for 2013**, your guide to NYSHIP options. Or, find **Choices** on our web site at https://www.cs.ny.gov. Also, please reference the June 2013 Empire Plan Special Report or HMO Special Report for benefit changes, including preventive care services required by the federal Patient Protection and Affordable Care Act (PPACA). Current Empire Plan enrollees will also receive an updated **At A Glance** publication, with the Preventive Care Coverage chart. These publications will arrive by mail separately. You can also access them on the Department of Civil Service web site at https://www.cs.ny.gov. Or, contact your agency HBA for a copy.

If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical Program and then the appropriate prompt for option transfer benefit questions.

Continued on page 5
**NYSHIP 2013 Rates Effective for September 1, 2013 Coverage**

**UUP Enrollee Contributions**

*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. See pages 3 and 4 for NYSHIP service area information.

<table>
<thead>
<tr>
<th>Code</th>
<th>Plan</th>
<th>Biweekly Employee Costs Schedule with NYSHIP Drug Coverage</th>
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<tr>
<td></td>
<td></td>
<td>For UUP employees earning less than $40,137 annually</td>
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<tr>
<td></td>
<td></td>
<td>Individual</td>
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<td>18</td>
<td>001 The Empire Plan</td>
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## Code Plan and Service Area

<table>
<thead>
<tr>
<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)  
https://www.cs.ny.gov  
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 10008-1407  
(TTY: 1-800-241-6894)  
Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth,  
PO Box 5190, Kingston, NY 12402-5190  
(TTY: 1-800-855-2881)  
Prescription Drug Program: UnitedHealthcare & Express Scripts/Medco Health Solutions,  
PO Box 5900  
Kingston, NY 12402-5900  
(TTY: 1-800-759-1089) |
| **210** | **Aetna**  
99 Park Ave., New York, NY 10016  
1-800-323-9930  
(TTY: 1-800-654-5984)  
www.aetna.com  
Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York State, and all counties in New Jersey |
| **066** | **Blue Choice**  
165 Court St., Rochester, NY 14647  
585-454-4810 or 1-800-462-0108  
(TTY: 1-877-398-2282)  
www.excellusbcbs.com  
Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties |
| **067** | **BlueCross BlueShield of Western New York**  
PO Box 80, Buffalo, NY 14240  
716-887-8840 or 1-877-576-6440  
(TTY: 1-888-249-2583)  
www.bcbswny.com  
Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties |
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<th>Code</th>
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| 320  | **Empire BlueCross BlueShield HMO (Mid-Hudson)**  
11 Corporate Woods Blvd., PO 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 |
| 220  | **GHI HMO (Capital)**  
55 Water St., New York, NY 10041 or  
PO Box 2844, New York, NY 10116  
1-877-244-4466 (TTY: 1-877-208-7920)  
www.emblemhealth.com  
Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties |
| 350  | **GHI HMO (Hudson Valley)**  
55 Water St., New York, NY 10041 or  
PO Box 2844, New York, NY 10116  
1-877-244-4466 (TTY: 1-877-208-7920)  
www.emblemhealth.com  
Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster 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)**  
PO 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 Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties |
| 060  | **MVP Health Care (East)**  
PO 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  
| 330  | **MVP Health Care (Central)**  
PO 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 |
| 340  | **MVP Health Care (Mid-Hudson)**  
PO 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 and Ulster counties |
| 360  | **MVP Health Care (North)**  
PO 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 Franklin and St. Lawrence counties |
If you have questions about NYSHIP HMOs, call the HMOs directly and ask for information on the plan offered through NYSHIP. (See pages 3 and 4 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 remainder of the 2013 program year. Changing plans may result in substantially different coverage.

Summary of Benefits and Coverage (SBC)

Last fall you were notified of the availability of a Summary of Benefits and Coverage (SBC) document, a simple and standardized comparison document required by PPACA. As a result of the benefit changes from the collective bargaining agreement, a new SBC is now available for The Empire Plan. NYSHIP HMO SBCs are not changing. To view the SBC for each NYSHIP plan, visit https://www.cs.ny.gov/sbc/index.cfm. If you do not have internet access call 1-877-7-NYSHIP (1-877-769-7447) and press 1 for the Medical Program to request a copy.

Keep Your Health Insurance Up to Date

Notify your agency HBA when you have changes in your family, marital or employment status or if your name, address or phone number changes. Act promptly. Deadlines may apply. See your NYSHIP General Information Book for details.

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 subsequent Empire Plan Reports or HMO Reports updating your book for a list of qualifying events. Contact your agency HBA for more information.

New Opt-out Program for 2013

If you have coverage under another employer-sponsored health insurance program, you may be eligible for an incentive payment if you opt out of your NYSHIP coverage. See your June 2013 Empire Plan Special Report or HMO Special Report for details. If you are interested in participating in the program, see your agency HBA.

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 paychecks.

Effective September 1, 2013, for Empire Plan and HMO enrollees in UUP:

- The State pays 88 percent of the cost of the premium for enrollee coverage and 73 percent for dependent coverage for enrollees earning less than $40,137 annually.
- The State pays 84 percent of the cost of the premium for enrollee coverage and 69 percent for dependent coverage for enrollees earning $40,137 or more annually.

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

Your Biweekly Health Insurance Adjustment

In addition to the change in your premium contribution due to the impact of benefit changes and the new premium contribution rate, there is an adjustment to your biweekly health insurance contribution per the terms of the collective bargaining agreement. The adjustment will be included in your health insurance contributions for 35 pay periods from September 2013 through December 2014. The amount of the adjustment will depend on what plan you are enrolled in (The Empire Plan or a NYSHIP HMO) and your coverage type (family or individual).

To see the adjustment amounts for each plan, go to the Department of Civil Service web site at https://www.cs.ny.gov. Click on Benefit Programs, then NYSHIP Online and follow the prompts to the NYSHIP Online homepage. Select Health Benefits & Option Transfer, then choose Rates and Health Plan Choices and select Health Insurance Adjustments. Beginning with your paycheck dated August 28, 2013 for Administration Lag employees and September 5, 2013 for Institution Lag employees, your biweekly health insurance contribution will reflect the September 1, 2013 rates (see page 2).
Important Health Insurance Information
for the Enrollee, Enrolled Spouse/Domestic Partner
and Other Enrolled Dependents

NYSHIP Rate Changes for United University Professions
(Effective 9/13) – June 2013

Important Dates for Your Benefit Choices

Deadline
August 30, 2013

Deadline for submitting signed Health Insurance Transaction Form PS-404 to your agency HBA if you want to change your health insurance option.

Effective Date
August 29, 2013 Administration Lag

New health insurance option begins for Administration Lag-Payroll employees. The earliest paycheck in which a deduction change will be made is the check dated August 28, 2013.

September 5, 2013 Institution Lag

New health insurance option begins for Institution Lag-Payroll employees. The earliest paycheck in which a deduction change will be made is the check dated September 5, 2013.