

November 2011

NYSHIP Rate Changes

Effective December 1, 2011

For Employees of the State of New York who are represented by the Public Employees Federation (PEF) and Unified Court System (UCS) Employees represented by Unions other than CSEA

Special Option Transfer Period (November 4 through December 5, 2011)

In December your premium contribution will change, see page 4. **Note the date of the earliest paycheck in which a deduction change will be made, see page 5.**

How will the Special Option Transfer Period work?

As a result of the premium contribution change, there will be a **Special Option Transfer Period, November 4 through December 5, 2011.** See your agency Health Benefits Administrator (HBA) as soon as possible if you wish to change your health insurance plan. Ask for the Health Insurance Transaction Form PS-404. Return the completed form to your agency HBA by December 5, 2011. 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 for 2012 as you normally do.

Choices and The Empire Plan Special Report Explain Your Current Plan and Other Available Plans

If you are considering changing your health insurance plan or wish to review your current plan, ask your agency HBA (usually located in the Personnel Office) for a copy of *Choices for 2011*, your guide to NYSHIP options. Or, find *Choices* on our web site at <https://www.cs.ny.gov>. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on Health Benefits & Option Transfer. Choose Rates and Health Plan Choices for the most up-to-date option transfer information.

Also, please reference the November 2011 *Empire Plan Special Report* with the *Empire Plan Preventive Care Coverage* chart for Empire Plan benefit changes, including preventive care services required by the federal Patient Protection and Affordable Care Act (PPACA). You will receive this *Report* in the mail separately. You can also access this *Report* on our web site at <https://www.cs.ny.gov>. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on Using Your Benefits and Publications. Or, you can 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.

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New York State Department of Civil Service, Employee Benefits Division
Alfred E. Smith State Office Building, Albany, New York 12239
<https://www.cs.ny.gov>

New York State Health Insurance Program 2011 Rates

Enrollee contributions for employees of New York State

Page in CHOICES

Page in CHOICES	Code	Plan and Service Area
16-21	001	The Empire Plan (available to enrollees and their eligible dependents worldwide) 1-877-7-NYSHIP (1-877-769- Medical/Surgical 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 City 10014-0140 Mental Health/Substance Abuse Program: UnitedHealthcare/OptumHealth, PO Box 5190, Kingston, NY 12402-5190 Prescription Drug Program: UnitedHealthcare/Medco Health Solutions, PO Box 5900, Kingston, NY 12402-5900)
22	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
24	066	Blue Choice 165 Court St., Rochester, NY 14647 585-454-4810 or 1-800-462-0108 (TTY: 1-877-398-2282) www.bluechoice.com
26	063	Capital District Physicians' Health Plan (CDPHP) (Capital) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
26	300	Capital District Physicians' Health Plan (CDPHP) (Central) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 Serving Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties
26	310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley) 500 Patroon Creek Blvd., Albany, NY 12206-1057 518-437-5000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
28	067	Community Blue* PO Box 80, Buffalo, NY 14240-0080 716-887-8840 or 1-877-576-6440 (TTY: 1-888-249-2583) www.communityblue.com
30	280	Empire BlueCross BlueShield HMO (Upstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 518-437-5000 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
30	290	Empire BlueCross BlueShield HMO (Downstate) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 518-437-5000 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties
30	320	Empire BlueCross BlueShield HMO (Mid-Hudson) 11 Corporate Woods Blvd., PO Box 11800, Albany, NY 12211-0800 518-437-5000 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
32	220	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-244-4466) Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
32	350	GHI HMO 789 Grant Ave., Lake Katrine, NY 12449 or PO Box 4181, Kingston, NY 12401 1-877-244-4466 (TTY: 1-877-244-4466) Serving Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
34	050	HIP Health Plan of New York 55 Water St., New York, NY 10041 1-877-861-0175 (TTY: 1-888-447-4833) hipusa.com
36	072	HMOBlue Excellus BlueCross BlueShield (Central New York Region) 333 Butternut Dr., Syracuse, NY 13214 315-437-5000 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
36	160	HMOBlue Excellus BlueCross BlueShield (Utica Region) 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 (TTY: 1-800-722-7884) Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and Warren counties
38	059	Independent Health 511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 (TTY: 716-631-3108) www.independenthealth.com
40	058	MVP Health Care (Rochester) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
40	060	MVP Health Care (East) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
40	330	MVP Health Care (Central) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego and Tioga counties
40	340	MVP Health Care (Mid-Hudson) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties
40	360	MVP Health Care (North) PO Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6227) Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Westchester counties

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. Please check *Choices for 2011* or call the HMO for NYSHIP service area information.

7447) <https://www.cs.ny.gov>

York, NY 10008-1407 (TTY: 1-800-241-6894)

5190 (TTY: 1-800-855-2881)

(TTY: 1-800-759-1089)

Westchester counties in New York State, and all counties in New Jersey

excellusbcb.com Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties

518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com

and Washington counties

518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com

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6-1057 518-641-3700 or 1-800-777-2273 (TTY: 1-877-261-1164) www.cdphp.com Serving Dutchess, Orange and Ulster counties

www.bcbswny.com Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties

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[com](http://www.com) Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties

1-800-447-6269 (TTY: 1-877-398-2275) www.excellusbcb.com

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y, Oneida, Otsego and St. Lawrence counties

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5277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates

-6277) (TTY: 1-800-662-1220) www.joinmvp.com

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ga, Oswego, Otsego, Tioga and Tompkins counties

888-687-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties

87-6277) (TTY: 1-800-662-1220) www.joinmvp.com Serving Franklin and St. Lawrence counties

**Biweekly Employee Costs Schedule
With NYSHIP Drug Coverage**

	A		B	
	Ind	Fam	Ind	Fam
	32.09	128.08	42.79	153.00
	109.56	465.59	119.92	490.22
	25.54	104.92	34.05	125.19
	31.01	134.02	40.83	157.94
	68.17	227.26	78.05	251.34
	77.81	251.19	87.67	275.22
	30.43	182.10	40.57	208.01
	84.33	300.44	94.88	326.46
	132.00	425.05	142.56	451.09
	132.83	427.27	143.40	453.34
	112.29	384.57	123.14	411.23
	140.75	461.90	151.60	488.55
	54.94	185.34	65.26	210.40
	88.79	272.64	98.78	296.76
	71.04	254.88	80.71	278.41
	29.44	126.53	39.25	150.72
es counties	25.29	107.95	33.72	128.62
	26.55	113.43	35.40	135.15
	41.07	158.29	50.72	181.79
	36.92	147.58	46.50	170.91
	78.30	251.98	88.11	275.90

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 October 1, 2011, for Empire Plan and HMO[†] enrollees represented by PEF and UCS enrollees represented by unions other than CSEA Grade 9 and below, the State will pay 88 percent of the cost of the premium for enrollee coverage and 73 percent for dependent coverage. For Empire Plan and HMO[†] enrollees represented by PEF and UCS enrollees represented by unions other than CSEA Grade 10 and above, the State will pay 84 percent of the cost of the premium for enrollee coverage and 69 percent for dependent coverage. In addition, there is a NYSHIP premium rate change effective October 1, 2011.

The retroactive increase in the cost of NYSHIP coverage for October and November 2011 will be included in your premium contributions for the six biweekly paychecks beginning with the check dated December 29, 2011 for the Institutional payroll and the check dated January 4, 2012 for the Administrative payroll. The amount of the adjustment will be based on the option you are enrolled in during these pay periods. Once the six biweekly adjustments are taken, your health insurance premium deduction amount will return to the 2012 rate. (See the 2012 rate flyer for details.)

A For employees of the State of New York who are represented by PEF and UCS employees represented by unions other than CSEA Grade 9 and below.

B For employees of the State of New York who are represented by PEF and UCS employees represented by unions other than CSEA Grade 10 and above.

[†] The State's dollar contribution for the non-prescription drug components of the HMO premium will not exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.

* These two HMOs will provide nongrandfathered benefits, including preventive care services required by the federal Patient Protection and Affordable Care Act (PPACA). Contact the HMO directly for specific information.

Important Dates for Your Benefit Choices

Deadline

December 5, 2011

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

Effective Date

December 1, 2011

Your new health insurance plan begins.

Paycheck Dates

November 23, 2011 Administration Lag

The earliest paycheck in which a deduction change will be made.

December 1, 2011 Institution Lag

The earliest paycheck in which a deduction change will be made.

Choices Explains Your Current Plan, continued from page 1

If you have questions about NYSHIP Health Maintenance Organizations (HMOs), call the HMOs directly. (See the rate listing inside 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 2011 program year (December 2011). Changing plans may result in substantially different coverage.

Keep Your Health Insurance Up to Date

Notify your agency HBA when changes in your family, marital or employment status affect your coverage 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 events that allow you to change plans outside of the Option Transfer Period. Contact your agency HBA for more information.

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



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

Address Service Requested


Time-Sensitive Materials

**Your Only Notice of Health Insurance
Rate Changes for December 1, 2011**

NYSHIP 12/11 Rate Changes for PEF/UCS – November 2011

**Please do not send mail or
correspondence to the return
address listed above. See
page 1 for address.**

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 Department of Civil Service web site (<https://www.cs.ny.gov>). Click on Benefit Programs then NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

 NYSHIP Rate Changes was printed on paper containing recycled fiber using environmentally sensitive inks.

NYSHIP 12/11 Rate Changes for PEF/UCS



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