

Rates & Deadlines for 2002

Option Transfer Information for State Agency Employees,
the Legislature and the Unified Court System

Choose your health insurance option for 2002 by December 28, 2001

Now is the time to make sure you have the health insurance option you want for 2002. Under the New York State Health Insurance Program (NYSHIP), you may choose coverage under the Empire Plan or coverage with a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where you live or work.

Except under very limited circumstances, you cannot change options outside the annual Option Transfer Period which ends December 28, 2001.

To change your option, see your agency Health Benefits Administrator as soon as possible. Ask for a Health Insurance Transaction Form PS-404. If you are enrolling in an HMO or changing to another HMO, also ask for an HMO enrollment form. Return the completed form(s) to your agency Health Benefits Administrator by the deadline.

No action is required if you wish to keep your current health insurance option.

Choices for 2002 (Choices) explains your current plan and other plans available

If you are considering changing your health insurance option for 2002 or wish to review your current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for *Choices*, your guide to NYSHIP options.

If there are any copayment or benefit changes for 2002, your plan will notify you directly. Read your *Empire Plan Reports* or recent HMO notices for changes that may affect you. Check our Web site for more information: <http://www.cs.state.ny.us>. Click on Employee Benefits and then Option Transfer. If you have questions, call the Empire Plan carriers or the HMOs directly. (See *Choices* and the rate listing inside for telephone numbers.)

Rx note: If you have prescription drug coverage through a union Employee Benefit Fund, your prescription drug benefits will not change if you change options. Call your benefit fund for information on your prescription drug coverage.

Consider carefully: Be sure you understand how your benefits will be affected by your changing options. You are choosing a benefit package for yourself and your dependents for the program year, January through December. By changing options, you may receive substantially different coverage.

Keep your health insurance up to date

Notify your agency Health Benefits Administrator 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.

Retiring or vesting in 2002?

You may not change your health insurance plan just because you retire or vest your health insurance. If you are planning to leave the payroll: Will you or your spouse/domestic partner become eligible for Medicare? Are you planning to move out of the area? Ask your agency Health Benefits Administrator for Statewide Retiree *Choices* to see how retirement will affect your coverage.

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 paycheck.

For Empire Plan enrollees, the State pays 90 percent of the cost of the non-prescription drug components of the premium (such as medical and mental health) for individual coverage and 75 percent of those components for dependent coverage.

For HMO enrollees, the State pays 90 percent of the cost of the non-prescription drug components of the premium for individual coverage and 75 percent of those components for dependent coverage. But the State will not pay more than its dollar contribution for the non-prescription drug components of the Empire Plan premium.

Prescription Drug Premium (Empire Plan and HMO):

- UUP, PEF, PBA (Trooper and Supervisor Units), Courts (employees represented by CSEA and Judges/Judices) with NYSHIP drugs, M/C employees and Legislature: The State pays 90 percent of the prescription drug premium for individual coverage plus 75 percent of the cost for dependent coverage.
- CSEA, DC-37, NYSOPBA, Council 82, PIA, and Courts (except those above) with NYSHIP drugs: The State pays 100 percent of the prescription drug premium.

New York State Health Insurance Program 2002 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 now enrolled, you must change to another plan. Please check your *Health Insurance Choices for 2002* or call the HMO for NYSHIP service area information.

	Code	Plan and Service Area
8-9	001	<p>The Empire Plan Empire Blue Cross and Blue Shield NYS Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407 (518) 367-0009 (Albany area and Alaska) or 1-800-342-9815 (NYS and other states except Alaska) United HealthCare P.O. Box 1600, Kingston, NY 12402-1600 1-800-942-4640 CIGNA/Express Scripts P.O. Box 1180, Troy, NY 12181-1180 1-800-964-1888 GHI/ValueOptions P.O. Box 778, Troy, NY 12181-0778 1-800-446-3995 The Empire Plan is available to enrollees and their eligible dependents worldwide.</p>
10	210	<p>Aetna U.S. Healthcare Nassau Omni West, 333 Earle Ovington Blvd., Suite 502, Uniondale, NY 11553 1-800-323-9930 Aetna U.S. Serving Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester Counties in New York, Connecticut and New Jersey; (For retirees, vestees and dependent survivors only; also serves the Philadelphia and Pittsburgh areas in Pennsylvania)</p>
11	066	<p>Blue Choice 165 Court St., Rochester, NY 14647 (716) 454-4810 or 1-800-462-0108 Serving Livingston, Monroe, Ontario, Seneca, Warren and Yates Counties</p>
12	063	<p>Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206 Serving Albany, Columbia, Essex, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington Counties</p>
12	300	<p>Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206 Serving Broome, Chenango, Delaware, Herkimer, Madison, Oneida, Otsego and Tioga Counties</p>
12	310	<p>Capital District Physicians' Health Plan (CDPHP) Patroon Creek Corporate Center, 1223 Washington Ave., Albany, NY 12206 Serving Orange and Ulster Counties</p>
13	067	<p>Community Blue 1901 Main St., Buffalo, NY 14208 (716) 884-2800 or 1-800-544-2583 Serving Allegany, Cattaraugus, Chautauqua, Warren and Yates Counties</p>
14	280	<p>Empire HMO (formerly BlueChoice HMO) 11 Corporate Woods Blvd., P.O. Box 11800, Albany, NY 12211-0800 1-800-662-5111 Serving Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Orange, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan and Warren Counties</p>
14	290	<p>Empire HMO (formerly BlueChoice HMO) 11 Corporate Woods Blvd., P.O. Box 11800, Albany, NY 12211-0800 1-800-662-5111 Serving Bronx, Dutchess, Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Suffolk, and Westchester Counties</p>
15	220	<p>GHI HMO Select 120 Wood Rd., P.O. Box 4181, Kingston, NY 12401 1-877-244-4466 Serving Albany, Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Sullivan, Ulster, Warren and Yates Counties</p>
16	050	<p>HIP Health Plan of New York 7 West 34th St., New York, NY 10001 1-877-861-0175 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Sullivan and Westchester Counties</p>
17	160	<p>HMOBlue 12 Rhoads Dr., Utica, NY 13502 1-800-722-7884 Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Oswego, Otsego and St. Lawrence Counties</p>
18	072	<p>HMO-CNY 344 S. Warren St., P.O. Box 4712, Syracuse, NY 13221-4712 (315) 448-6820 or 1-800-447-6269 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Steuben, Tioga, western Madison and parts of Chenango and Delaware Counties</p>
19	059	<p>Independent Health-Western New York 511 Farber Lakes Dr., Buffalo, NY 14221 (716) 631-5392 or 1-800-453-1910 Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming Counties</p>
20	060	<p>MVP Health Care P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-800-TALK-MVP Serving Albany, Broome, Chenango, Herkimer, Lewis, Madison, Montgomery, Oneida, Onondaga, Orange, Otsego, Putnam, Rensselaer, Saratoga, Schenectady, Schoharie, Tioga, Warren and Yates Counties</p>
21	058	<p>Preferred Care 259 Monroe Ave., Rochester, NY 14607 (716) 325-3113 or 1-800-950-3224 Serving Genesee, Livingston, Monroe, Warren and Yates Counties</p>
22	055	<p>Univera (formerly Univera Healthcare - CNY) 8278 Willett Pkwy, Baldwinsville, NY 13027 1-800-223-4780 Serving Chemung, Cortland, Herkimer, Madison, Oneida, Onondaga, Schuyler, Steuben, Tompkins and portions of Cayuga and Oswego Counties</p>
23	057	<p>Univera (formerly Univera Healthcare - WNY) 205 Park Club Ln., Buffalo, NY 14221-5239 (716) 847-0881 or 1-800-427-8427 Serving Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming Counties</p>
24	070	<p>Vytra Health Plans Corporate Center, 395 No. Service Rd., Melville, NY 11747-3127 1-800-406-0806 Serving Nassau, Queens and Westchester Counties</p>

Biweekly Employee Costs

	Schedule 1 M/C and employees represented by PEF, PBA and UUP; Unified Court System employees with NYSHIP drug coverage and the Legislature		Schedules 2 & 3 State Employees represented by CSEA, NYSCOPBA, Council 82 AFSCME, PIA and DC-37; Unified Court System employees with drug coverage through a union Employee Benefit Fund	
	Individual	Family	Individual	Family
	13.85	57.07	9.40	42.04
Healthcare Medicare 1-800-282-5366 (New York State, and all counties in Pennsylvania)	42.09	137.28	40.06	127.71
Wayne and Yates Counties	25.77	102.39	23.16	89.80
(518) 641-5000 or 1-800-993-7299 Livingston Counties	10.82	60.52	9.11	52.05
(518) 641-5000 or 1-800-993-7299	10.72	59.02	9.03	50.71
(518) 641-5000 or 1-800-993-7299	11.07	68.02	9.38	59.69
, Erie, Genesee, Niagara, Orleans and Wyoming Counties	9.95	54.01	8.13	44.09
93 Cattaraugus, Chautauque, Hamilton, Livingston, Ulster, Warren and Washington Counties	21.27	100.01	18.77	87.48
93	25.91	112.07	23.42	99.62
Livingston and Washington Counties	22.30	101.21	20.21	91.02
Livingston, Richmond, Suffolk and Westchester Counties	14.52	66.41	12.23	56.22
	43.56	155.79	41.40	146.71
	25.34	117.18	23.11	106.03
	8.82	48.28	7.24	39.65
Livingston, Columbia, Delaware, Dutchess, Fulton, Greene, Hamilton, Livingston, Ulster, Warren and Washington Counties	21.44	101.70	19.87	93.84
Livingston, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates Counties	15.96	77.99	13.59	66.48
	17.81	95.37	15.57	83.44
90	9.60	52.15	7.74	42.00
Suffolk Counties	12.17	77.50	9.29	62.90

State of New York Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
Web site: <http://www.cs.state.ny.us>
Address Service Requested

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First-Class Mail
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Time-Sensitive Materials

Your Only Notice of Rate Changes for 2002



Rates & Deadlines for 2002 was printed using recycled paper and environmentally sensitive inks.



2002 NYSHIP Rates

It is the policy of the State of New York 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 Employee Benefits Division Web site (<http://www.cs.state.ny.us>), which 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.*

Important dates for your benefit choices

December 28, 2001

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

January 3, 2002 Administration Lag-Exempt

New health insurance option begins for Administration Lag-Exempt employees: If you change options, the earliest paycheck in which an adjustment will be made is the check of December 19, 2001. Because of processing time, most paycheck changes will be made in January and will include retroactive deductions for coverage beginning on January 3, 2002.

If you are currently enrolled in an HMO that will not participate in NYSHIP in 2002, and your new option begins on January 3, 2002, coverage under your current option will continue through January 2, 2002.

December 27, 2001 Institution

New health insurance option begins for Institution Payroll employees. The earliest paycheck in which you will see a deduction change will be the check of December 27, 2001.

January 3, 2002 Administration Lag

New health insurance option begins for Administration Lag-Payroll employees: If you change options, the earliest paycheck in which an adjustment will be made is the check of January 2, 2002. Because of processing time, most paycheck changes will be made in January and will include retroactive deductions for coverage beginning on January 3, 2002.

If you are currently enrolled in an HMO that will not participate in NYSHIP in 2002, and your new option begins on January 3, 2002, coverage under your current option will continue through January 2, 2002.

Changing options outside the Option Transfer Period

You may change options outside the designated Option Transfer Period only under certain circumstances. Read your *NYSHIP General Information Book* and *Empire Plan Reports* or *HMO Reports* updating your book for a list of events that allows you to change options outside of the Option Transfer Period. Contact your agency Health Benefits Administrator for more information.