

NYSHIP Rate Changes

Effective October 1, 2011

For Judges, Justices, Employees Represented by CSEA and Unrepresented Employees of the Unified Court System (UCS) of the State of New York

Special Option Transfer Period (September 29 through October 31, 2011)

The terms of a collective bargaining agreement have been extended to UCS employees as permitted by Civil Service Law. This agreement includes a NYSHIP premium contribution and rate change effective on October 1, 2011. However, the increase in the cost of your NYSHIP coverage for October will be included in your premium contributions for November and December; i.e., the increase for the three-month period (October through December) will be collected over a two-month period. Note the rate change and the date of the earliest paycheck in which a deduction change will be made (see page 5).

The terms of the agreement also include NYSHIP benefit changes effective October 1, 2011. As a result of the contribution, rate and benefit changes, there will be a Special Option Transfer Period from late September through the end of October. The annual rate change and Option Transfer Period for 2012 will occur later this year, as usual.

How will the Special Option Transfer Period work?

As a result of the contribution, rate and benefit changes, there will be a **Special Option Transfer Period, September 29 through October 31, 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 October 31, 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 September 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

Continued on page 5



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, NY 10013-0140 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 (1-888-687-6272) 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 (1-888-687-6272) 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 (1-888-687-6272) 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 (1-888-687-6272) 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 (1-888-687-6272) 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

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

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y, Oneida, Otsego and St. Lawrence counties

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

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

7-6277) (TTY: 1-800-662-1220) www.joinmvp.com

rie, Warren and Washington counties

687-6277) (TTY: 1-800-662-1220) www.joinmvp.com

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

37-6277) (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
	34.02	133.26	49.00	168.15
	112.64	470.53	127.14	505.01
	27.24	108.98	39.16	137.35
	33.53	138.82	47.28	172.31
	71.15	232.09	84.98	265.80
	80.79	256.01	94.59	289.65
	32.46	187.30	46.65	223.58
	87.45	305.66	102.22	342.09
	135.12	430.27	149.90	466.73
	135.95	432.50	150.75	469.00
	115.46	389.91	130.65	427.24
	143.92	467.24	159.11	504.55
	58.01	190.37	72.46	225.45
	91.79	277.48	105.78	311.25
	73.98	259.60	87.51	292.54
	31.40	131.37	45.14	165.24
es counties	26.98	112.09	38.78	141.03
	28.32	117.77	40.71	148.18
	44.00	163.00	57.51	195.90
	39.84	152.26	53.25	184.93
	81.27	256.78	95.00	290.27

Your Biweekly Premium Contribution

For Empire Plan and HMO[†] enrollees who are in a title allocated or equated to salary Grade 9 and below, the State pays 88 percent of the cost of the premium for enrollee coverage and 73 percent for dependent coverage. For Empire Plan and HMO[†] enrollees who are in a title allocated or equated to salary Grade 10 and above, the State pays 84 percent of the cost of the premium for enrollee coverage and 69 percent for dependent coverage.

A For UCS Employees Represented by CSEA and Unrepresented UCS Employees who are in a title allocated or equated to Salary Grade 9 and below.

B For Judges, Justices, UCS Employees Represented by CSEA and Unrepresented UCS Employees who are in a title allocated or equated to Salary 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

Benefit Changes

October 1, 2011

NYSHIP benefit changes take effect for your current plan. (See the September 2011 *Empire Plan Special Report* and *NYSHIP HMO Special Report* for details.)

Deadline to Change Plans

October 31, 2011

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

Plan Change

November 1, 2011

If you changed plans, your new health insurance plan begins.

Paycheck Dates

October 12, 2011

**Administration Lag-Exempt
(includes Judges and Justices)**

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

October 26, 2011

Administration Lag

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

Choices Explains Your Current Plan, continued from page 1

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.

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 (November through 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>
Address Service Requested
Time-Sensitive Materials
**Your Only Notice of Health Insurance
Rate Changes for October 1, 2011**




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

NYSHIP 10/11 Rate Changes for UCS– September 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 10/11 Rate Changes for UCS 09/11

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