

# Memorandum



**To:** State Executive Committee  
State Local Presidents (Including CSEA Courts)  
**From:** Dawn M. Dugan, Deputy Director, JCHB  
**Date:** November 18, 2016  
**Re:** 2016 Annual Option Transfer Period/2017 Premium Rates

The NYS Division of Budget has approved the Empire Plan's premium rates for the year 2017. New York State active employees have until December 16, 2016 to change their health insurance option. Any member wishing to change their health insurance option must submit a signed health insurance transaction form (PS-404) to their Agency Health Benefits Administrator no later than December 16, 2016. The "NYSHIP Rates & Deadline" brochure, which lists the biweekly premium rates for each plan, will be mailed to each employee's home.

The "Health Insurance Choices" Guide, which summarizes the NYSHIP plans available for 2017, has been mailed to all Agencies. Enrollees can request the Health Insurance Choices Guide from their Agency Health Benefits Administrator. Please note that for 2017 NYSHIP will again offer NYSHIP Option Code #700 (The Opt-Out Program). The Opt-Out Program will allow eligible employees who have other employer-sponsored group health insurance, to opt out of their NYSHIP coverage in exchange for an incentive payment.

In 2012 and 2013, CSEA had a special arrangement with New York State which allowed a CSEA enrollee covered as a dependent through their spouse/domestic partner, who is also a State employee, to opt out of their coverage in return for a \$1,000 payment. This arrangement was not made available to CSEA since 2013. CSEA's ongoing grievance regarding the "State on State" Opt-Out Program continues to move forward in arbitration. We will keep you advised of any developments.

Health Benefits Department





NYS employees who currently participate in the Opt-Out Program will receive a notice from Civil Service advising that the PS-404 and PS-409 forms must be resubmitted during the Annual Option Transfer Period in order to continue participation in 2017. Employees interested in participating in the Opt-Out Program for 2017 should see their agency HBA during the Annual Option Transfer Period for additional eligibility criteria, plan parameters and required paperwork no later than December 16, 2016.

I have enclosed a copy of the 2017 biweekly NYSHIP rates for CSEA active State members. The rate document shows the new January 2017 premium as well as the change from the January 2016 premium.

New York State pays the majority of the premium cost for coverage regardless of the plan an enrollee chooses. When considering health insurance options for 2017, remind enrollees to think about all anticipated costs throughout the year, not just the biweekly paycheck deductions. Keep in mind the out-of-pocket expenses an enrollee is likely to incur during the year, such as copayments for prescriptions and other services, coinsurance and deductibles if using providers not covered under the plan.

**Administration Lag-Exempt** employees, the new health insurance option will begin **December 29, 2016**. The earliest paycheck in which a deduction change will be made is the check of **December 14, 2016**. If you change options, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for option changes beginning on **January 1, 2017**.

**Administrative Lag** employees, the new health insurance options will begin **December 29, 2016**. The earliest paycheck in which a deduction change will be made is the check of **December 28, 2016**. If you change options, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for option changes beginning on **January 1, 2017**.

Leadership Mailing regarding 2017 Rates  
November 18, 2016

Institutional employees, the new health insurance options will begin **January 5, 2017**. The earliest paycheck in which you will see a health insurance deduction change will be the payroll check of **December 22, 2016** (for Institution Lag-Exempt) and **January 5, 2017** (for Institution Lag). If you change options, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for option changes beginning on **January 1, 2017**.

Please note that the Empire Plan experienced a modest increase in the premiums for 2017. However, some of the HMOs saw significant shifts (some decreased, many increased) in the health insurance premiums. Please advise members to check their options carefully as the Open enrollment period is the time to make health insurance changes without any IRS qualifying events.



# 2017 State NYSHIP Enrollee Biweekly Premium Contributions

The following represents the 2017 biweekly premium contributions for CSEA active State employees (and Unified Court System). Please note there are two sets of rates. The first set reflects 2017 biweekly rates for CSEA represented employees who are Grade 9 and below. The second set reflects 2017 biweekly rates for CSEA represented State employees who are Grade 10 and above

## Grade 9 and below:

		<u>Individual</u>	Change	<u>Family</u>	Change
The Empire Plan	001	\$39.91	\$2.41	\$175.53	\$13.91
Blue Choice	066	\$34.49	-\$8.62	\$148.86	\$4.06
Blue Cross Blue Shield (WNY)	067	\$36.12	\$2.18	\$155.52	\$9.27
CDPHP (Capital)	063	\$40.10	-\$12.19	\$160.71	-\$2.07
CDPHP (Central)	300	\$75.92	-\$13.17	\$218.90	-\$52.60
CDPHP (Hudson Valley)	310	\$132.47	\$9.89	\$362.62	\$20.61
Empire BC/BS HMO (Upstate)	280	\$137.08	\$31.79	\$418.99	\$85.53
Empire BC/BS HMO (Downstate)	290	\$238.10	\$30.31	\$684.44	\$81.11
Empire BC/BS HMO (Mid-Hudson)	320	\$229.22	\$30.52	\$660.70	\$81.77
HIP (Downstate)	050	\$97.55	-\$2.00	\$262.16	-\$6.87
HIP (Capital)	220	\$112.54	\$6.66	\$299.93	\$14.88
HIP (Hudson Valley)	350	\$112.54	\$6.66	\$299.93	\$14.88
HMO Blue (Central NY )	072	\$87.11	-\$15.05	\$241.67	-\$40.11
HMO Blue (Utica Region)	160	\$107.49	-\$14.93	\$328.05	-\$39.08
Independent Health	059	\$36.33	-\$2.10	\$155.04	\$7.97
MVP (Rochester)	058	\$37.21	\$2.54	\$144.40	\$13.83
MVP (East)	060	\$58.56	\$9.82	\$149.49	\$17.09
MVP (Central)	330	\$87.33	\$5.99	\$202.12	\$10.19
MVP (Mid-Hudson)	340	\$100.95	\$11.48	\$232.12	\$22.05
MVP North	360	\$155.56	\$11.73	\$364.27	\$22.95

## Grade 10 and above:

		<u>Individual</u>	Change	<u>Family</u>	Change
The Empire Plan	001	\$53.21	\$3.20	\$208.92	\$16.40
Blue Choice	066	\$45.99	-\$7.86	\$177.31	\$4.85
Blue Cross Blue Shield (WNY)	067	\$48.16	\$2.90	\$185.25	\$11.04
CDPHP (Capital)	063	\$52.55	-\$10.93	\$191.50	-\$0.17
CDPHP (Central)	300	\$88.36	-\$12.21	\$251.26	-\$49.92
CDPHP (Hudson Valley)	310	\$145.01	\$10.62	\$395.28	\$22.83
Empire BC/BS HMO (Upstate)	280	\$150.53	\$33.25	\$454.26	\$89.60
Empire BC/BS HMO (Downstate)	290	\$251.79	\$31.67	\$720.35	\$84.94
Empire BC/BS HMO (Mid-Hudson)	320	\$242.83	\$31.91	\$696.39	\$85.66
HIP (Downstate)	050	\$110.53	-\$0.69	\$295.77	-\$3.24
HIP (Capital)	220	\$125.71	\$8.06	\$334.00	\$18.74
HIP (Hudson Valley)	350	\$125.71	\$8.06	\$334.00	\$18.74
HMO Blue (Central NY )	072	\$99.48	-\$14.00	\$273.63	-\$37.10
HMO Blue (Utica Region)	160	\$119.78	-\$13.87	\$360.05	-\$36.06
Independent Health	059	\$48.44	-\$1.29	\$184.73	\$9.49
MVP (Rochester)	058	\$49.39	\$3.75	\$172.58	\$16.53
MVP (East)	060	\$70.27	\$11.04	\$178.66	\$20.44
MVP (Central)	330	\$99.32	\$7.20	\$233.14	\$13.57
MVP (Mid-Hudson)	340	\$112.53	\$12.75	\$262.19	\$25.45
MVP North	360	\$167.96	\$12.94	\$396.22	\$26.34