

# NYSHIP JULY 1, 2023 RATE CHANGES

## For Retirees of New York State

For retirees, vestees, dependent survivors and enrollees covered under Preferred List provisions of the State of New York and their enrolled dependents



**NYSHIP**  
New York State  
Health Insurance Program

## Special Option Transfer Period (June 1–30, 2023)

The terms of a collective bargaining agreement between New York State and State employee unions have been administratively extended to retirees and vestees of New York State and their enrolled dependents. This will result in NYSHIP rate changes effective July 1, 2023; the new rates included in this publication will be in effect through the end of 2023. As a result of these rate changes, there will be a Special Option Transfer Period during the month of June. The annual rate change for 2024 will occur on the first of the new year, as usual.

### How the Special Option Transfer Period Will Work

As a result of the rate changes, there will be a Special Option Transfer Period from **June 1 through June 30, 2023**. You may choose to change your plan option between The Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where you live.<sup>1</sup>

**NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION AND STILL QUALIFY FOR IT.**

### Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a standardized comparison document required by the Patient Protection and Affordable Care Act.

To view a copy of an updated *SBC* for The Empire Plan or a NYSHIP HMO, visit [www.cs.ny.gov/sbc](http://www.cs.ny.gov/sbc). If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical/Surgical Program to request a copy for The Empire Plan. If you need an *SBC* for a NYSHIP HMO, contact the HMO directly.

**PLEASE NOTE: A change during this Special Option Transfer Period will not be counted as an option change for the purpose of the once in a 12-month period limit for retirees. In addition, health insurance rates and benefit plan information for the 2024 plan year will be available at the end of the 2023 calendar year as they normally are and you will have the opportunity to review this material and change options again at that time, if you wish to do so. Online option changes using MyNYSHIP will NOT be permitted during the Special Option Transfer Period.**

### Choices Explains Your Health Plan Options

If you are considering changing your health insurance option or wish to review your current option, refer to *Health Insurance Choices for 2023*.<sup>2</sup> Refer to the *May 2023 Empire Plan Special Report* for information about the July 1, 2023 Empire Plan benefit changes. If you are an Empire Plan enrollee, you will receive this publication in the mail, or you can also access it on NYSHIP Online. Visit [www.cs.ny.gov](http://www.cs.ny.gov) for this information or to generate a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area using the online NYSHIP Plan Comparison tool.

If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical/Surgical Program and then the appropriate prompt for assistance with benefit questions. If you have questions about NYSHIP-approved HMOs, contact the HMOs directly (see pages 6 and 7). Be sure you understand how your benefits will be affected if you change plans. Changing plans may result in substantially different coverage and cost.

### If You Decide to Change Your Option

The deduction for your new health insurance plan, plus or minus any retroactive adjustment needed, will be reflected in your pension check or monthly billing statement. **The date of the adjustment will depend on when your health insurance plan change is received and processed by the Employee Benefits Division (EBD).**

<sup>1</sup> The Centers for Medicare & Medicaid Services (CMS) states that, except under certain circumstances, if an enrollee's temporary residence is out of the HMO's Medicare Advantage Plan service area for more than six consecutive months, the enrollee will be disenrolled from that HMO's Medicare Advantage Plan.

<sup>2</sup> July 1, 2023 Empire Plan benefit changes are not reflected in *Choices*, but HMO benefit descriptions are accurate for the remainder of the 2023 plan year.

## Your Notice of Change Document

If you receive your pension by direct deposit, your retirement system will notify you of any deduction changes. Your Notice of Change document will show new deduction amounts for your health plan's 2023 premium.

## Enrollees Who Pay the Employee Benefits Division Directly

The new rate for your current health insurance plan for the remainder of the 2023 plan year will be reflected in your June bill for your July coverage. If you are changing options, the date of the adjustment will depend on when your change request is received and processed by the Employee Benefits Division.

## Lifetime Sick Leave Credit

When you retired, you may have been entitled to convert your unused sick leave into a lifetime monthly credit that reduces your cost for health insurance for as long as you remain enrolled in NYSHIP. The amount of your monthly credit will remain the same throughout your lifetime. However, the balance you will pay for your health insurance premium may change each year. The most common reason for a change to the balance you pay would be a premium increase for your NYSHIP option for the new plan year. If your monthly credit is less than your health insurance premium, you pay the balance. When the retiree premium rises, the balance you must pay will also rise. To calculate the balance you will pay for the remainder of the calendar year 2023, subtract your monthly sick leave credit from the new monthly premium.

## Keep Your Information Up to Date

It's important for you to keep EBD up to date with any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner as deadlines may apply.

Call EBD at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m., Eastern time.

Or write to EBD at:

New York State Department of Civil Service  
Employee Benefits Division  
Albany, NY 12239

Before sending a letter to EBD, be sure that it includes the last four digits of your Social Security number or your Empire Plan ID number, your permanent address and your phone number (including area code). The letter must also be signed and dated.

You may also make address or phone number changes online using MyNYSHIP at [www.cs.ny.gov/mynyship](http://www.cs.ny.gov/mynyship). See your *General Information Book* for more information on enrollment changes and applicable deadlines.



# New York State Health Insurance Program July 1, 2023 Rates

## Check Your Plan – This is Your Only Notice of a Rate Change.

Please read this rate sheet carefully to find the rate that applies to you. There are different rates for different groups as a result of legislation and administrative agreements.

### ENROLLEE CONTRIBUTIONS FOR RETIREES, VESTEES, DEPENDENT SURVIVORS AND ENROLLEES COVERED UNDER PREFERRED LIST PROVISIONS\*

To enroll in an HMO or to remain enrolled in your current HMO, you must live in the HMO's NYSHIP service area. Medicare-primary NYSHIP HMO enrollees will be enrolled in the HMO's Medicare Advantage Plan.

Leave Without Pay, COBRA and Young Adult Option enrollees will be notified of their rates separately.

These rates reflect the monthly cost for NYSHIP retiree coverage. Rates for retirees do not reflect sick leave credits. (See page 3 for information on how sick leave credit impacts your premium.)

Code	Plan	Retirement prior to 1/1/83		Retirement between 1/1/83 and 12/31/11 (all Salary Grades) or Retirement on or after 1/1/12 from a title allocated or equated to Salary Grade 9 or below*		Retirement on or after 1/1/12 from a title allocated or equated to Salary Grade 10 or above*		Eligible survivors of active Employees who died on or after 4/1/79 or of Retirees who retired on or after 4/1/79		Amended Dependent Survivors; Eligible survivors of active Employees who died between 4/1/75 and 3/31/79		Vesteess, Long-Term Disability Enrollees and all other Dependent Survivors	
		Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
001	The Empire Plan	0.00	363.35	118.42	510.84	157.90	608.46	98.68	462.03	363.35	363.35	986.85	2,440.27
066	Blue Choice	0.00	285.13	93.80	401.74	125.07	478.63	78.17	363.30	285.12	285.12	781.70	1,922.20
063	Capital District Physicians' Health Plan (CDPHP) (Capital)	0.00	315.71	105.20	446.16	140.26	531.74	87.66	403.37	315.70	315.70	876.65	2,139.47
300	Capital District Physicians' Health Plan (CDPHP) (Central)	0.00	313.22	104.91	443.19	139.88	528.28	87.43	400.65	313.22	313.22	874.28	2,127.17
310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)	41.05	337.19	146.79	470.54	182.04	560.99	129.17	425.31	332.81	332.81	922.27	2,253.52
050	EmblemHealth – HIP (Downstate)	132.64	580.69	257.54	737.72	299.19	843.61	236.73	684.78	413.15	413.15	1,173.57	2,826.17
220	EmblemHealth – HIP (Capital)	226.12	945.15	355.24	1,104.14	398.28	1,206.91	333.72	1,052.75	459.76	459.76	1,302.14	3,141.19
350	EmblemHealth – HIP (Hudson Valley)	294.91	918.45	400.02	1,050.89	435.06	1,140.61	382.50	1,006.04	412.17	412.17	1,170.87	2,819.56
067	Highmark Blue Cross Blue Shield of Western New York	0.00	298.55	98.46	420.89	131.28	501.48	82.05	380.60	298.55	298.55	820.53	2,014.72
069	Highmark Blue Shield of Northeastern New York	0.00	327.75	107.60	461.57	143.47	549.88	89.67	417.42	327.75	327.75	896.67	2,207.66
072	HMOBlue (Central New York Region)	0.00	317.05	106.46	448.87	141.95	535.09	88.72	405.77	317.05	317.05	887.17	2,155.35
160	HMOBlue (Utica Region)	0.00	355.80	111.02	495.29	148.02	589.21	92.51	448.31	355.81	355.81	925.16	2,348.36
059	Independent Health	0.00	292.27	97.55	413.20	130.06	492.48	81.29	373.56	292.27	292.27	812.91	1,981.99
058	MVP Health Care (Rochester)	0.00	265.50	98.20	384.94	130.93	460.15	81.83	347.33	265.51	265.51	818.34	1,880.34
060	MVP Health Care (East)	0.00	276.49	102.10	400.71	136.13	478.98	85.08	361.57	276.49	276.49	850.82	1,956.77
330	MVP Health Care (Central)	9.43	309.98	122.45	448.93	160.12	536.58	103.61	405.10	309.97	309.97	951.28	2,191.20
340	MVP Health Care (Mid-Hudson)	23.32	313.53	135.11	453.20	172.38	541.57	116.48	409.03	313.52	313.52	954.96	2,209.08
360	MVP Health Care (North)	0.00	286.81	105.78	415.53	141.04	496.68	88.15	374.96	286.80	286.80	881.50	2,028.72

\* Enrollees covered under Preferred List provisions pay the same rates as enrollees who retired on or after 1/1/12.

Code and Plan	Service Area
<p><b>001</b> <b>The Empire Plan</b> (available to enrollees and their eligible dependents worldwide)</p>	<p>1-877-7-NYSHIP (1-877-769-7447) • <a href="http://www.cs.ny.gov">www.cs.ny.gov</a></p> <p><b>Medical/Surgical Program:</b> UnitedHealthcare P.O. Box 1600, Kingston, NY 12402-1600 TTY: 1-888-697-9054</p> <p><b>Hospital Program:</b> Empire BlueCross NYS Service Center P.O. Box 1407, Church Street Station New York, NY 10008-1407 TTY: 711</p> <p><b>Mental Health/Substance Use Program:</b> Carelton Behavioral Health P.O. Box 1850, Hicksville, NY 11802 TTY: 1-855-643-1476</p> <p><b>Prescription Drug Program:</b> CVS Caremark P.O. Box 6590 Lee's Summit, MO 64064-6590 TTY: 711</p> <p>SilverScript Insurance Company (an affiliate of CVS Caremark) P.O. Box 6590 Lee's Summit, MO 64064-6590 TTY: 711</p>
<p><b>066</b> <b>Blue Choice</b></p>	<p>165 Court St., Rochester, NY 14647 1-800-499-1275 • TTY: 1-800-662-1220 • <a href="http://www.excellusbcbcs.com">www.excellusbcbcs.com</a> Medicare Blue Choice: 1-877-883-9577 Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties</p>
<p><b>063</b> <b>Capital District Physicians' Health Plan (CDPHP) (Capital)</b></p>	<p>500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com/stateemployees">www.cdphp.com/stateemployees</a> Medicare Advantage: 518-641-3950 or 1-888-248-6522 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties</p>
<p><b>300</b> <b>Capital District Physicians' Health Plan (CDPHP) (Central)</b></p>	<p>500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com/stateemployees">www.cdphp.com/stateemployees</a> Medicare Advantage: 518-641-3950 or 1-888-248-6522 Serving Broome, Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Otsego, St. Lawrence and Tioga counties</p>
<p><b>310</b> <b>Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)</b></p>	<p>500 Patroon Creek Blvd., Albany, NY 12206-1057 518-641-3700 or 1-800-777-2273 • TTY: 711 • <a href="http://www.cdphp.com/stateemployees">www.cdphp.com/stateemployees</a> Medicare Advantage: 518-641-3950 or 1-888-248-6522 Serving Delaware, Dutchess, Orange and Ulster counties</p>
<p><b>050</b> <b>EmblemHealth – HIP (Downstate)</b></p>	<p>EmblemHealth, 55 Water St., New York, NY 10041 1-800-447-8255 • TTY: 1-888-447-4833 • <a href="http://www.emblemhealth.com">www.emblemhealth.com</a> Medicare Advantage: 1-877-344-7364 Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties</p>
<p><b>220</b> <b>EmblemHealth – HIP (Capital)</b></p>	<p>EmblemHealth, 55 Water St., New York, NY 10041 1-800-447-8255 • TTY: 1-888-447-4833 • <a href="http://www.emblemhealth.com">www.emblemhealth.com</a> Medicare Advantage: 1-877-344-7364 Serving Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties</p>
<p><b>350</b> <b>EmblemHealth – HIP (Hudson Valley)</b></p>	<p>EmblemHealth, 55 Water St., New York, NY 10041 1-800-447-8255 • TTY: 1-888-447-4833 • <a href="http://www.emblemhealth.com">www.emblemhealth.com</a> Medicare Advantage: 1-877-344-7364 Serving Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties</p>

Code and Plan	Service Area
<b>067</b> <b>Highmark Blue Cross Blue Shield of Western New York</b>	P.O. Box 80, Buffalo, NY 14240-0080 1-877-576-6440 • TTY: 711 • <a href="http://www.highmark.com/member/nyship-bcbswny">www.highmark.com/member/nyship-bcbswny</a> Medicare Senior Blue HMO: 1-800-329-2792 Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
<b>069</b> <b>Highmark Blue Shield of Northeastern New York</b>	P.O. Box 15013, Albany, NY 12212 1-800-888-1238 • TTY: 711 • <a href="http://www.highmark.com/member/nyship-blueshieldnny">www.highmark.com/member/nyship-blueshieldnny</a> Medicare Senior Blue HMO: 1-800-329-2792 Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington counties
<b>072</b> <b>HMOBlue (Central New York Region)</b>	333 Butternut Dr., Syracuse, NY 13214-1803 1-800-499-1275 • TTY: 1-800-662-1220 • <a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a> Medicare HMOBlue: 1-877-883-9577 Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties
<b>160</b> <b>HMOBlue (Utica Region)</b>	12 Rhoads Dr., Utica, NY 13502 1-800-499-1275 • TTY: 1-800-662-1220 • <a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a> Medicare HMOBlue: 1-877-883-9577 Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties
<b>059</b> <b>Independent Health</b>	511 Farber Lakes Dr., Buffalo, NY 14221 1-800-501-3439 • TTY: 716-631-3108 • <a href="http://www.independenthealth.com">www.independenthealth.com</a> Medicare Advantage: 1-800-665-1502 • TTY: 711 Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties
<b>058</b> <b>MVP Health Care (Rochester)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> Medicare Advantage: 1-800-209-3945 Serving Chemung, Genesee, Livingston, Monroe, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming and Yates counties
<b>060</b> <b>MVP Health Care (East)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> Medicare Advantage: 1-800-209-3945 Serving Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties
<b>330</b> <b>MVP Health Care (Central)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> Medicare Advantage: 1-800-209-3945 Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins counties
<b>340</b> <b>MVP Health Care (Mid-Hudson)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> Medicare Advantage: 1-800-209-3945 Serving Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester counties
<b>360</b> <b>MVP Health Care (North)</b>	P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> Medicare Advantage: 1-800-209-3945 Serving Clinton, Essex, Franklin and St. Lawrence counties

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



**NYSHIP**  
New York State  
Health Insurance Program

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

*NYSHIP July 1, 2023 Rate Changes  
for NY Retirees – May 2023*

**Your Only Notice of Health Insurance  
Rate Changes for July 1, 2023**

**Address Service Requested**

Time-Sensitive Materials

**Please do not send mail or  
correspondence to the return  
address above. See the front  
cover for address information.**

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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 NYSHIP Online at [www.cs.ny.gov/retirees](http://www.cs.ny.gov/retirees). Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

♻️ 2023 NYSHIP Rate Changes was printed on paper containing recycled fiber using environmentally sensitive inks.  NYSHIP July 1, 2023 Rate Changes for NY Retirees 5/23  NY1466

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### Employee Benefits Division Website

To find the latest benefit information, visit our website at [www.cs.ny.gov/retirees](http://www.cs.ny.gov/retirees) and click on Health Benefits. Select the group from which you retired and your plan type (Empire Plan or HMO), if prompted. You may also use MyNYSHIP ([www.cs.ny.gov/mynyship](http://www.cs.ny.gov/mynyship)) to view your enrollment record, change your address, order Empire Plan benefit cards and compare benefit plans. See the *Health Insurance Choices for 2023* booklet for details.

**Note:** For a replacement Empire Plan Medicare Rx Card, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press 4 for the Prescription Drug Program and select the option for Empire Plan Medicare Rx.

### To Contact the Employee Benefits Division

You may call the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday between 9 a.m. and 4 p.m., Eastern time.