




## New York State Correctional Officers & Police Benevolent Association, Inc.

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TO: NYSCOPBA Chief Sector Stewards  
FROM: Sharon Smith, Health Benefits Specialist   
DATE: November 14, 2005  
RE: Health Insurance Rates - 2006

The health insurance rates for 2006 for both the Empire Plan and the HMOs have been approved. Enclosed is a comparison of 2005/2006 (these rates will also be mailed to members' homes).

Members have until 12/16/05 to change their plan. Effective dates are shown at the end of the comparison. Choices pamphlets will be available at your Personnel Office. This pamphlet has valuable comparisons of all plans available for 2006 to help members make an informed decision in their choice of coverage.

If you have any questions, feel free to contact me.

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Enclosures

cc: NYSCOPBA Executive Board  
NYSCOPBA Jt. Committee on Health Benefits

**HEALTH INSURANCE RATES COMPARISON  
2005/2006  
(INCLUDES PRESCRIPTION DRUG PREMIUM)**

(Option Transfer Period November 14, 2005 Through December 16, 2005)

	<u>2005</u>	<u>2006</u>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$20.08</b>	<b>\$22.06</b>
<b>Family</b>	<b>\$81.68</b>	<b>\$88.77</b>

<b>Aetna US Healthcare (210)</b>		
Individual	\$ 44.18	\$ 56.41
Family	\$155.55	\$189.21

Counties Served: Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester (all counties in New Jersey)

**(NOTE: ENROLLMENT FOR 2006 HAS BEEN FROZEN FOR THIS HMO – ONLY AVAILABLE TO THOSE MEMBERS ALREADY IN PLAN)**

<b>Blue Choice (066)</b>		
Individual	\$ 13.24	\$ 14.17
Family	\$ 63.83	\$ 69.85

Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates

<b>Capital District Physicians Health Plan (CDPHP) – Capital (063)</b>		
Individual	\$ 14.61	\$ 17.55
Family	\$ 72.42	\$ 84.55

Counties Served: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington

	<u>2005</u>	<u>2006</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 15.67	\$ 18.63
Family	\$ 97.75	\$108.38

Counties Served: Broome, Chenango, Delaware, Essex, Hamilton,  
Herkimer, Madison, Oneida, Otsego and Tioga

Capital District Physicians Health Plan (CDPHP) – W. Hudson Valley (310)		
Individual	\$ 18.25	\$ 18.67
Family	\$106.74	\$109.50

Counties Served: Dutchess, Orange and Ulster

Community Blue (067)		
Individual	\$ 14.33	\$ 16.41
Family	\$ 81.53	\$ 97.03

Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee,  
Niagara, Orleans and Wyoming

Empire's HMO (280)		
Individual	\$ 16.52	\$ 20.05
Family	\$ 91.35	\$121.17

Counties Served: Albany, Clinton, Columbia, Delaware, Essex, Fulton,  
Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie,  
Warren and Washington

	<u>2005</u>	<u>2006</u>
Empire's HMO (290)		
Individual	\$ 23.89	\$ 35.25
Family	\$129.39	\$160.92
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester		

Empire's HMO (320)		
Individual	\$ 38.05	\$ 54.00
Family	\$166.45	\$209.99
Counties Served: Dutchess, Orange, Putnam, Sullivan and Ulster		

GHI HMO Select, Inc. (220)		
Individual	\$ 14.27	\$ 16.69
Family	\$ 70.54	\$ 92.19
Counties Served: Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington		

GHI HMO Select, Inc. (350)		
Individual	\$ -	\$ 19.50
Family	\$ -	\$127.31
Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster		

	<u>2005</u>	<u>2006</u>
HIP of New York (050)		
Individual	\$ 16.26	\$ 17.19
Family	\$ 76.61	\$ 77.94

Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester

HMO Blue (072)		
Individual	\$ 50.21	\$ 54.13
Family	\$205.77	\$179.08

Counties Served: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins

HMO Blue (160)		
Individual	\$ 69.00	\$ 95.84
Family	\$216.13	\$280.10

Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence

Independent Health-Western Region (059)		
Individual	\$ 12.80	\$ 14.62
Family	\$ 68.33	\$ 75.97

Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming

	<u>2005</u>	<u>2006</u>
MVP Health Plan – (060) (East)		
Individual	\$ 22.09	\$ 16.56
Family	\$118.06	\$101.44

Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington

MVP Health Plan – (330) (Central)		
Individual	\$ 41.19	\$ 24.03
Family	\$168.95	\$125.52

Counties Served: Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Ulster

MVP Health Plan – (340) ) (Mid-Hudson)		
Individual	\$ 45.32	\$ 31.64
Family	\$178.48	\$145.32

Counties Served: Dutchess, Orange, Putnam, Rockland and Sullivan

Preferred Care (058)		
Individual	\$ 12.54	\$ 13.58
Family	\$ 59.53	\$ 62.67

Counties Served: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates

Univera Healthcare-WNY (057)		
Individual	\$ 12.27	\$ 16.63
Family	\$ 66.59	\$112.80

Counties Served: Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming

	<u>2005</u>	<u>2006</u>
Vytra Healthcare (070)		
Individual	\$ 29.85	\$ 24.81
Family	\$148.91	\$140.80

Counties Served: Nassau, Queens and Suffolk

Deadline for submitting signed Health Insurance Transaction Form PS-404 to Agency Health Benefits Administrator for a change in insurance plans is December 16, 2005.

January 5, 2006 – new health insurance plan begins for Institution Payroll employees.

December 29, 2005 – new health insurance plan begins for Administration lag-payroll employees.