




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

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TO: NYSCOPBA Chief Sector Stewards With Binding Arbitration  
FROM: Sharon Smith, Health Benefits Specialist   
DATE: November 28, 2006  
RE: Health Insurance Rates - 2007

The health insurance rates for 2007 for both the Empire Plan and the HMOs have been approved. Enclosed is a comparison of 2006/2007 (these rates have already been mailed to members' homes).

Effective dates are shown at the end of the comparison. Choices pamphlets will be available in your Personnel Office. This pamphlet has valuable comparisons of all plans available for 2007 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

**2006/2007  
HEALTH INSURANCE RATES COMPARISON  
(FOR MEMBERS WITH BINDING ARBITRATION)**

(Option Transfer Period November 27, 2006 Through December 29, 2006)

	<u>2006</u>	<u>2007</u>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$21.07</b>	<b>\$ 22.54</b>
<b>Family</b>	<b>\$85.25</b>	<b>\$ 92.54</b>

<b>Aetna US Healthcare (210)</b>		
Individual	\$ 57.53	\$ 53.17
Family	\$191.53	\$245.66

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

**(NOTE: ENROLLMENT FOR 2007 HAS BEEN FROZEN FOR THIS HMO – ONLY AVAILABLE TO THOSE MEMBERS ALREADY IN PLAN)**

<b>Blue Choice (066)</b>		
Individual	\$ 14.17	\$ 15.52
Family	\$ 69.85	\$ 68.50

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

<b>Capital District Physicians Health Plan (CDPHP) – Capital (063)</b>		
Individual	\$ 17.55	\$ 18.25
Family	\$ 84.55	\$ 87.84

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

	<u>2006</u>	<u>2007</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 18.63	\$ 25.48
Family	\$110.70	\$133.21

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

Capital District Physicians Health Plan (CDPHP) – W. Hudson Valley (310)		
Individual	\$ 18.84	\$ 32.57
Family	\$111.82	\$151.42

Counties Served: Dutchess, Orange and Ulster

Community Blue (067)		
Individual	\$ 16.41	\$ 18.29
Family	\$ 99.36	\$127.35

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

Empire's HMO (280)		
Individual	\$ 21.17	\$ 24.41
Family	\$123.49	\$139.57

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

	<u>2006</u>	<u>2007</u>
Empire's HMO (290)		
Individual	\$ 36.37	\$ 41.43
Family	\$163.23	\$184.12

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

Empire's HMO (320)		
Individual	\$ 55.13	\$ 61.23
Family	\$212.32	\$235.88

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

GHI HMO Select, Inc. (220)		
Individual	\$ 16.69	\$ 18.63
Family	\$ 94.50	\$104.33

Counties Served: Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington

GHI HMO Select, Inc. (350)		
Individual	\$ 20.62	\$ 25.01
Family	\$129.62	\$136.84

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

	<u>2006</u>	<u>2007</u>
HIP of New York (050)		
Individual	\$ 17.19	\$ 19.67
Family	\$ 77.94	\$ 88.97
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester		

HMO Blue (072)		
Individual	\$ 55.25	\$ 55.72
Family	\$181.40	\$174.58
Counties Served: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins		

HMO Blue (160)		
Individual	\$ 96.96	\$ 75.40
Family	\$282.42	\$266.29
Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence		

Independent Health-Western Region (059)		
Individual	\$ 14.62	\$ 16.20
Family	\$ 75.97	\$ 84.24
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		

	<u>2006</u>	<u>2007</u>
MVP Health Plan – (060) (East)		
Individual	\$ 16.56	\$ 17.44
Family	\$103.75	\$ 81.04

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

MVP Health Plan – (330) (Central)		
Individual	\$ 25.15	\$ 20.53
Family	\$127.83	\$106.13

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	\$ 32.76	\$ 28.82
Family	\$147.64	\$126.86

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

Preferred Care (058)		
Individual	\$ 13.58	\$ 14.34
Family	\$ 62.68	\$ 66.14

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

	<u>2006</u>	<u>2007</u>
Univera Healthcare-WNY (057)		
Individual	\$ 16.63	\$ 17.03
Family	\$115.12	\$106.84

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

Deadline for submitting signed Health Insurance Transaction Form PS-404 to Agency Health Benefits Administrators to change insurance plans is December 29, 2006.

January 4, 2007 – new health insurance plan begins for Institution Payroll employees.

December 28, 2006 – new health insurance plan begins for Administration lag-payroll employees.