




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

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TO: NYSOPBA Chief Sector Stewards Without 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.

We have received some calls as to why your members are paying a higher Empire Plan rate than those with binding arbitration. The reason is that your members have not moved to negotiated benefits which lower the cost of the plan (namely, higher copays and a three tier prescription drug program); therefore, their rate is slightly higher. Once a contract is reached, premiums will match those members with binding arbitration.

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

SS
Enclosures

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

**2006/2007
HEALTH INSURANCE RATES COMPARISON
(FOR MEMBERS WITHOUT BINDING ARBITRATION)**

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

	<u>2006</u>	<u>2007</u>
Empire Plan (001)		
Individual	\$22.06	\$ 23.66
Family	\$88.77	\$ 96.80
Aetna US Healthcare (210)		
Individual	\$ 56.41	\$ 50.39
Family	\$189.21	\$239.71

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)

Blue Choice (066)		
Individual	\$ 14.17	\$ 15.51
Family	\$ 69.85	\$ 68.48

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

Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 17.55	\$ 18.24
Family	\$ 84.55	\$ 87.83

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	\$ 22.70
Family	\$108.38	\$127.27

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

Capital District Physicians Health Plan (CDPHP) – W. Hudson Valley (310)		
Individual	\$ 18.67	\$ 29.79
Family	\$109.50	\$145.48

Counties Served: Dutchess, Orange and Ulster

Community Blue (067)		
Individual	\$ 16.41	\$ 18.28
Family	\$ 97.03	\$121.40
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		

Empire's HMO (280)		
Individual	\$ 20.05	\$ 21.62
Family	\$121.17	\$133.62

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	\$ 35.25	\$ 38.64
Family	\$160.92	\$178.16
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester		

Empire's HMO. (320)		
Individual	\$ 54.00	\$ 58.44
Family	\$209.99	\$229.92
Counties Served: Dutchess, Orange, Putnam, Sullivan and Ulster		

GHI HMO Select, Inc. (220)		
Individual	\$ 16.69	\$ 18.63
Family	\$ 92.19	\$ 98.39
Counties Served: Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington		

GHI HMO Select, Inc. (350)		
Individual	\$ 19.50	\$ 22.23
Family	\$127.31	\$130.89
Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster		

	<u>2006</u>	<u>2007</u>
HIP of New York (050)		
Individual	\$ 17.19	\$ 19.66
Family	\$ 77.94	\$ 88.95

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

HMO Blue (072)		
Individual	\$ 54.13	\$ 52.94
Family	\$179.08	\$168.63

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

HMO Blue (160)		
Individual	\$ 95.84	\$ 72.61
Family	\$280.10	\$260.33

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	\$101.44	\$ 81.03

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

MVP Health Plan – (330) (Central)		
Individual	\$ 24.03	\$ 18.56
Family	\$125.52	\$100.19

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	\$ 31.64	\$ 26.04
Family	\$145.32	\$120.92

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

Preferred Care (058)		
Individual	\$ 13.58	\$ 14.34
Family	\$ 62.67	\$ 66.13

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	\$112.80	\$100.89

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.