



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: December 4, 2008

RE: Health Insurance Rates - 2009

The health insurance rates for 2009 for both the Empire Plan and the HMOs have been approved. Enclosed is a comparison of 2008/2009 (these rates will also be mailed to members' homes).

NOTE: Many of the HMO rates increased dramatically. Inform your members of the increases – tell them to check their rate sheet – they can only change plans during the option transfer period (12/4/08 through 1/5/09).

Choices pamphlets are available at Personnel Offices. This pamphlet has valuable comparisons of all plans available for 2009 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

**2008/2009
HEALTH INSURANCE RATES' COMPARISON**

(Option Transfer Period December 4 , 2008 Through January 5, 2009)

| | <u>2008</u> | <u>2009</u> |
|--------------------------|--------------------|--------------------|
| Empire Plan (001) | | |
| Individual | \$ 22.19 | \$ 22.61 |
| Family | \$ 95.10 | \$ 98.77 |

| | | |
|---------------------------|----------|----------|
| Aetna US Healthcare (210) | | |
| Individual | \$ 75.12 | \$ 96.59 |
| Family | \$303.09 | \$361.58 |

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

| | | |
|-------------------|----------|----------|
| Blue Choice (066) | | |
| Individual | \$ 15.24 | \$ 21.86 |
| Family | \$ 72.95 | \$105.33 |

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

| | | |
|--|----------|----------|
| Capital District Physicians Health Plan (CDPHP) – Capital (063) | | |
| Individual | \$ 16.22 | \$ 18.91 |
| Family | \$ 79.85 | \$ 93.04 |

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

| | <u>2008</u> | <u>2009</u> |
|--|-------------|-------------|
| Capital District Physicians Health Plan (CDPHP) – Central (300) | | |
| Individual | \$ 18.78 | \$ 43.81 |
| Family | \$106.96 | \$172.53 |

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

| | | |
|---|----------|----------|
| Capital District Physicians Health Plan (CDPHP) – W. Hudson Valley (310) | | |
| Individual | \$ 32.47 | \$ 49.57 |
| Family | \$143.84 | \$187.16 |

Counties Served: Dutchess, Orange and Ulster

| | | |
|----------------------|----------|----------|
| Community Blue (067) | | |
| Individual | \$ 18.62 | \$ 38.19 |
| Family | \$124.21 | \$200.75 |

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

| | | |
|------------------------------|----------|----------|
| Empire's HMO - Upstate (280) | | |
| Individual | \$ 39.41 | \$ 59.50 |
| Family | \$174.75 | \$226.75 |

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

| | <u>2008</u> | <u>2009</u> |
|---|-------------|-------------|
| Empire's HMO - Downstate (290) | | |
| Individual | \$ 58.51 | \$ 81.95 |
| Family | \$224.75 | \$285.52 |
| Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester | | |
| Empire's HMO - Mid-Hudson (320) | | |
| Individual | \$ 79.73 | \$105.02 |
| Family | \$280.21 | \$345.69 |
| Counties Served: Dutchess, Orange, Putnam, Sullivan and Ulster | | |
| GHI HMO Select, Inc. (220) | | |
| Individual | \$ 23.80 | \$ 41.87 |
| Family | \$137.35 | \$184.33 |
| Counties Served: Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington | | |
| GHI HMO Select, Inc. (350) | | |
| Individual | \$ 37.22 | \$ 58.57 |
| Family | \$180.32 | \$235.57 |
| Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster | | |
| HIP of New York (050) | | |
| Individual | \$ 20.68 | \$ 34.25 |
| Family | \$ 95.97 | \$128.08 |
| Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester | | |

| | <u>2008</u> | <u>2009</u> |
|----------------------|-------------|-------------|
| HMO Blue - CNY (072) | | |
| Individual | \$ 28.69 | \$ 65.61 |
| Family | \$114.67 | \$231.03 |

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

| | | |
|----------------------------------|----------|----------|
| HMO Blue - Utica/Watertown (160) | | |
| Individual | \$ 42.05 | \$ 31.10 |
| Family | \$167.79 | \$168.48 |

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

| | | |
|---|----------|----------|
| Independent Health-Western Region (059) | | |
| Individual | \$ 18.20 | \$ 20.65 |
| Family | \$ 92.52 | \$125.54 |

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

| | | |
|--------------------------------|----------|----------|
| MVP Health Plan – (060) (East) | | |
| Individual | \$ 16.13 | \$ 17.68 |
| Family | \$ 80.20 | \$ 87.86 |

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

| | <u>2008</u> | <u>2009</u> |
|-----------------------------------|-------------|-------------|
| MVP Health Plan – (330) (Central) | | |
| Individual | \$ 39.33 | \$ 37.37 |
| Family | \$166.31 | \$159.90 |

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 | \$ 50.66 | \$ 55.52 |
| Family | \$195.63 | \$207.64 |

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

| | | |
|---------------------------------------|---|----------|
| MVP Health Plan – (360) (North) - NEW | | |
| Individual | - | \$ 58.74 |
| Family | - | \$215.97 |

Counties Served: Franklin and St. Lawrence

| | | |
|----------------------|----------|----------|
| Preferred Care (058) | | |
| Individual | \$ 15.09 | \$ 17.56 |
| Family | \$ 71.53 | \$ 83.20 |

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

| | | |
|------------------------------|----------|----------|
| Univera Healthcare-WNY (057) | | |
| Individual | \$ 44.52 | \$ 92.06 |
| Family | \$212.13 | \$341.81 |

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