



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: September 3, 2008

RE: 2009 Empire Plan Basic Medical Component Deductible
and Maximum Out-of-Pocket Expense

As you know, per Articles 12.7(a) and 12.7(b) of NYSCOPBA's collective bargaining agreement, the Empire Plan Basic Medical Component Deductible and Maximum Out-of-Pocket Expense increase by a percentage amount equal to the percentage increase in the medical care component for the CPI for Urban Wage Earners and Clerical Workers, All Cities (CPI-W), for the period July 1 through June 30 of the preceding year. For the period July 1, 2007, through June 30, 2008, the percentage increased by 4.1%.

As a result of the above, the Basic Medical Component deductible for year 2009 will be \$363 and the maximum out-of-pocket expense will be \$1,345, calculated as follows:

$4.1\% \times \$349$ (2008 deductible) = \$14.31 (\$14.00 rounding down to the nearest full dollar): $\$349 + \$14 = \$363$

$4.1\% \times \$1,292$ (2008 maximum out-of-pocket expense) = \$52.97 (\$53.00 rounding up to the nearest full dollar): $\$1,292 + \$53 = \$1,345$

Please inform your membership of this increase; and should you have any questions, feel free to contact me.

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cc: NYSCOPBA Joint Committee on Health Benefits
NYSCOPBA Executive Board