



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

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TO: NYSCOPBA Chief Sector Stewards – Non-Binding Arbitration  
FROM: Sharon Smith, Health Benefits Specialist  
DATE: November 30, 2009  
RE: Health Insurance Rates - 2010

The health insurance rates for 2010 for both the Empire Plan and the HMOs have been approved. Enclosed is a comparison of 2009/2010 (these rates have been 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 which ends 12/31/09.

Univera Healthcare chose not to participate in NYSHIP for 2010. Any member currently covered by Univera must choose a new plan. If they don't, they will automatically be placed in the Empire Plan.

Choices pamphlets are available at Personnel Offices. This pamphlet has valuable comparisons of all plans available for 2010 to help members make an informed decision in their choice of coverage.

Again, December 31<sup>st</sup> is the deadline for making any change to member's health insurance plans. New health insurance plans begin January 7, 2010. Members will see the change in deductions in their January 6, 2010, paycheck.

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  
2009/2010  
NON- BINDING ARBITRATION MEMBERS  
(Option Transfer Period Ends 12/31/09)**

	<u>2009</u>	<u>2010</u>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$ 22.61</b>	<b>\$ 23.57</b>
<b>Family</b>	<b>\$ 98.77</b>	<b>\$101.83</b>
<b>Aetna US Healthcare (210)</b>		
Individual	\$ 96.59	\$111.63
Family	\$361.58	\$409.32

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

<b>Blue Choice (066)</b>		
Individual	\$ 21.86	\$ 18.08
Family	\$105.33	\$ 91.30

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

<b>Capital District Physicians Health Plan (CDPHP) – Capital (063)</b>		
Individual	\$ 18.91	\$ 20.79
Family	\$ 93.04	\$114.55

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

	<u>2009</u>	<u>2010</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 43.81	\$ 55.95
Family	\$172.53	\$207.89

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

Capital District Physicians Health Plan (CDPHP) – W. Hudson Valley (310)		
Individual	\$ 49.57	\$ 63.31
Family	\$187.16	\$226.61

Counties Served: Dutchess, Orange and Ulster

Community Blue (067)		
Individual	\$ 38.19	\$ 43.09
Family	\$200.75	\$216.53

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

Empire's HMO - Upstate (280)		
Individual	\$ 59.50	\$ 92.61
Family	\$226.75	\$320.02

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

	<u>2009</u>	<u>2010</u>
Empire's HMO - Downstate (290)		
Individual	\$ 81.95	\$118.73
Family	\$285.52	\$388.41

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

Empire's HMO - Mid-Hudson (320)		
Individual	\$105.02	\$148.81
Family	\$345.69	\$467.07

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

GHI HMO Select, Inc. (220)		
Individual	\$ 41.87	\$ 68.55
Family	\$184.33	\$260.81

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

GHI HMO Select, Inc. (350)		
Individual	\$ 58.57	\$ 85.60
Family	\$235.57	\$315.86

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

HIP of New York (050)		
Individual	\$ 34.25	\$ 54.20
Family	\$128.08	\$182.61

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

	<u>2009</u>	<u>2010</u>
HMO Blue - CNY (072)		
Individual	\$ 65.61	\$ 74.38
Family	\$231.03	\$227.97

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

HMO Blue - Utica/Watertown (160)		
Individual	\$ 31.10	\$ 58.74
Family	\$168.48	\$211.71

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

Independent Health-Western Region (059)		
Individual	\$ 20.65	\$ 37.79
Family	\$125.54	\$165.40

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

MVP Health Care – (060) (East)		
Individual	\$ 17.68	\$ 20.39
Family	\$ 87.86	\$119.95

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

	<u>2009</u>	<u>2010</u>
MVP Health Care – (330) (Central)		
Individual	\$ 37.37	\$ 46.83
Family	\$159.90	\$189.06

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

MVP Health Care – (340) ) (Mid-Hudson)		
Individual	\$ 55.52	\$ 65.66
Family	\$207.64	\$238.75

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

MVP Health Care – (360) (North) -		
Individual	\$ 58.74	\$ 74.99
Family	\$215.97	\$262.88

Counties Served: Franklin and St. Lawrence

MVP Health Care (058) (Previously Preferred Care)		
Individual	\$ 17.56	\$ 36.54
Family	\$ 83.20	\$141.63

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