



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

102 Hackett Boulevard - Albany, NY 12209
(518) 427-1551 www.nyscopba.org nyscopba@nyscopba.org



TO: NYSCOPBA Chief Sector Stewards
FROM: Sharon Smith, Health Benefits Specialist
DATE: December 1, 2011
RE: Health Insurance Rates - 2012

The health insurance rates for 2012 for both the Empire Plan and the HMOs have been approved. Enclosed is a comparison of 2011/2012 (these rates will also be mailed to members' homes). The Option Transfer Period will run through 12/30/11.

Choices pamphlets are available at Personnel Offices. This pamphlet has a valuable comparison of all plans available for 2011 to help members make an informed decision in their choice of coverage.

Rates and the Choices pamphlets are also available online at www.cs.ny.gov.

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

SS
Enclosures

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

**HEALTH INSURANCE RATES
EMPLOYEE/EMPLOYER BIWEEKLY
CONTRIBUTIONS - 2012**

	<u>Employee</u>	<u>Employer</u>
Empire Plan (001)		
Individual	\$ 28.06	\$252.57
Family	\$122.13	\$534.78
 Aetna US Healthcare (210)		
Individual	\$117.53	\$243.74
Family	\$490.61	\$527.78
 Blue Choice (066)		
Individual	\$ 21.40	\$192.65
Family	\$100.46	\$429.84
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 23.65	\$212.85
Family	\$109.60	\$470.71
 Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 49.74	\$226.75
Family	\$176.81	\$503.61
 Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$ 54.55	\$225.47
Family	\$188.51	\$500.75
 Community Blue (067)		
Individual	\$ 26.83	\$241.52
Family	\$149.12	\$552.19
 Empire BCBS HMO - Upstate (280)		
Individual	\$ 34.14	\$259.22
Family	\$170.18	\$583.15

	<u>Employee</u>	<u>Employer</u>
Empire BCBS HMO - Downstate (290)		
Individual	\$114.90	\$265.62
Family	\$382.91	\$598.06
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$104.49	\$263.80
Family	\$352.94	\$593.79
GHI HMO (220)		
Individual	\$107.88	\$248.14
Family	\$369.35	\$554.47
GHI HMO (350)		
Individual	\$134.12	\$248.14
Family	\$447.52	\$554.48
HIP of New York (050)		
Individual	\$ 53.67	\$240.98
Family	\$178.52	\$533.18
HMO Excellus BCBS - Central (072)		
Individual	\$ 77.08	\$228.57
Family	\$241.75	\$503.08
HMO Excellus BCBS - Utica (160)		
Individual	\$ 88.86	\$235.93
Family	\$299.66	\$591.41
Independent Health (059)		
Individual	\$ 37.56	\$234.38
Family	\$147.71	\$530.64
MVP Health Care (058) (Rochester)		
Individual	\$ 21.73	\$195.62
Family	\$ 100.54	\$432.06
MVP Health Care – (060) (East)		
Individual	\$ 23.62	\$212.63
Family	\$109.45	\$470.14

	<u>Employee</u>	<u>Employer</u>
MVP Health Care – (330) (Central)		
Individual	\$ 42.86	\$221.32
Family	\$158.21	\$491.42
MVP Health Care – (340)) (Mid-Hudson)		
Individual	\$ 47.58	\$221.50
Family	\$169.69	\$491.80
MVP Health Care – (360) (North)		
Individual	\$ 83.48	\$223.50
Family	\$260.86	\$500.80

**HEALTH INSURANCE RATES' COMPARISON
2011/2012**

(Option Transfer Period Ends 12/30/11)

	<u>2011</u>	<u>2012</u>
Empire Plan (001)		
Individual	\$ 27.26	\$ 28.06
Family	\$115.12	\$122.13

Aetna US Healthcare (210)		
Individual	\$101.87	\$117.53
Family	\$453.24	\$490.61

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	\$ 21.28	\$ 21.40
Family	\$ 94.78	\$100.46

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

Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 24.70	\$ 23.65
Family	\$122.01	\$109.60

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

	<u>2011</u>	<u>2012</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 60.72	\$ 49.74
Family	\$215.18	\$176.81

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

Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$ 70.37	\$ 54.55
Family	\$239.14	\$188.51

Counties Served: Dutchess, Orange and Ulster

Community Blue (067)		
Individual	\$ 25.36	\$ 26.83
Family	\$169.09	\$149.12

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

Empire BCBS HMO - Upstate (280)		
Individual	\$ 76.54	\$ 34.14
Family	\$287.39	\$170.18

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

	<u>2011</u>	<u>2012</u>
Empire BCBS HMO - Downstate (290)		
Individual	\$124.21	\$114.90
Family	\$411.99	\$382.91

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

Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$125.03	\$104.49
Family	\$414.19	\$352.94

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

GHI HMO (220)		
Individual	\$104.36	\$107.88
Family	\$371.21	\$369.35

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

GHI HMO (350)		
Individual	\$132.82	\$134.12
Family	\$448.54	\$447.52

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

HIP of New York (050)		
Individual	\$ 47.27	\$ 53.67
Family	\$172.77	\$178.52

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

	<u>2011</u>	<u>2012</u>
HMO Excellus BCBS - Central (072)		
Individual	\$ 81.28	\$ 77.08
Family	\$260.53	\$241.75

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

HMO Excellus BCBS - Utica (160)		
Individual	\$ 63.70	\$ 88.86
Family	\$243.08	\$299.66

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

Independent Health (059)		
Individual	\$ 24.53	\$ 37.56
Family	\$114.42	\$147.71

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

MVP Health Care (058) (Rochester)		
Individual	\$ 21.07	\$ 21.73
Family	\$ 97.60	\$100.54

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

	<u>2011</u>	<u>2012</u>
MVP Health Care – (060) (East)		
Individual	\$ 22.13	\$ 23.62
Family	\$102.58	\$109.45
<p>Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington</p>		

MVP Health Care – (330) (Central)		
Individual	\$ 33.74	\$ 42.86
Family	\$146.51	\$158.21
<p>Counties Served: Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins</p>		

MVP Health Care – (340)) (Mid-Hudson)		
Individual	\$ 29.62	\$ 47.58
Family	\$135.87	\$169.69
<p>Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster</p>		

MVP Health Care – (360) (North)		
Individual	\$ 70.88	\$ 83.48
Family	\$239.97	\$260.86
<p>Counties Served: Franklin and St. Lawrence</p>		

Option Transfer Period runs through 12/30/11.

Administration Lag – new health insurance plan begins 1/5/12. Earliest paycheck in which a deduction change will be made is the check of 1/4/12. If member changes plan, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for coverage beginning on 1/5/12.

Institution Lag – new health insurance plan begins 12/29/11. Earliest paycheck in which a deduction change will be made is the check of 12/29/11. If member changes plan, because of processing time, most paycheck changes will be made in January and will include retroactive adjustments for coverage beginning on 12/29/11.