



## 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 19, 2011

RE: 2012 Empire Plan Basic Medical Component Deductible  
and Maximum Out-of-Pocket Expense

As you know, per Articles 12.5(e) and 12.5(f) 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, 2010, through June 30, 2011, the percentage increased by 3.1%.

As a result of the above, the Basic Medical Component deductible for year 2012 will be \$400 and the maximum out-of-pocket expense will be \$854, calculated as follows:

$3.1\% \times \$388$  (2011 deductible) = \$12.02 (\$12.00 rounding down to the nearest full dollar):  $\$388 + \$12 = \$400$

$3.1\% \times \$828$  (2011 maximum out-of-pocket expense) = \$25.66 (\$26.00 rounding up to the nearest full dollar):  $\$828 + \$26 = \$854$

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