



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 2, 2010
RE: Health Insurance Rates - 2011

The health insurance rates for 2011 for both the Empire Plan and the HMOs have been approved. Enclosed is a comparison of 2010/2011 (these rates will also be mailed to members' homes). The Option Transfer Period will run through 12/31/10.

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.

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
2010/2011**

(Option Transfer Period Ends 12/31/10)

	<u>2010</u>	<u>2011</u>
Empire Plan (001)		
Individual	\$ 27.38	\$ 27.26
Family	\$110.57	\$115.12

Aetna US Healthcare (210)		
Individual	\$103.38	\$101.87
Family	\$399.19	\$453.24

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	\$ 21.15	\$ 21.28
Family	\$ 98.62	\$ 94.78

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

Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 23.87	\$ 24.70
Family	\$109.59	\$122.01

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

	<u>2010</u>	<u>2011</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 47.07	\$ 60.72
Family	\$196.33	\$215.18

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

Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$ 54.43	\$ 70.37
Family	\$215.05	\$239.14

Counties Served: Dutchess, Orange and Ulster

Community Blue (067)		
Individual	\$ 34.21	\$ 25.36
Family	\$204.97	\$169.09

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

Empire BCBS HMO - Upstate (280)		
Individual	\$ 83.73	\$ 76.54
Family	\$308.46	\$287.39

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

	<u>2010</u>	<u>2011</u>
Empire BCBS HMO - Downstate (290)		
Individual	\$109.85	\$124.21
Family	\$376.85	\$411.99
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester		
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$139.93	\$125.03
Family	\$455.51	\$414.19
Counties Served: Dutchess, Orange, Putnam, Sullivan and Ulster		
GHI HMO (220)		
Individual	\$ 59.67	\$104.36
Family	\$249.25	\$371.21
Counties Served: Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington		
GHI HMO (350)		
Individual	\$ 76.72	\$132.82
Family	\$304.30	\$448.54
Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster		
HIP of New York (050)		
Individual	\$ 45.32	\$ 47.27
Family	\$171.05	\$172.77
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester		

	<u>2010</u>	<u>2011</u>
HMO Excellus BCBS - Central (072)		
Individual	\$ 65.50	\$ 81.28
Family	\$216.41	\$260.53

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

HMO Excellus BCBS - Utica (160)		
Individual	\$ 49.86	\$ 63.70
Family	\$200.15	\$243.08

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

Independent Health (059)		
Individual	\$ 28.91	\$ 24.53
Family	\$153.84	\$114.42

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

MVP Health Care (058) (Rochester)		
Individual	\$ 27.66	\$ 21.07
Family	\$130.07	\$ 97.60

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

	<u>2010</u>	<u>2011</u>
MVP Health Care – (060) (East)		
Individual	\$ 23.17	\$ 22.13
Family	\$108.39	\$102.58
<p>Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington</p>		

MVP Health Care – (330) (Central)		
Individual	\$ 37.95	\$ 33.74
Family	\$177.50	\$146.51
<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	\$ 56.78	\$ 29.62
Family	\$227.19	\$135.87
<p>Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster</p>		

MVP Health Care – (360) (North)		
Individual	\$ 66.11	\$ 70.88
Family	\$251.32	\$239.97
<p>Counties Served: Franklin and St. Lawrence</p>		

Option Transfer Period runs through 12/31/10.

Administration Lag – new health insurance plan begins 1/6/11. Earliest paycheck in which a deduction change will be made is the check of 1/5/11. 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 1/6/11.

Institution Lag – new health insurance plan begins 12/30/10. Earliest paycheck in which a deduction change will be made is the check of 12/30/10. 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 12/30/10.