



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: November 11, 2016

RE: Health Insurance Rates - 2017

The health insurance rates for 2017 for both the Empire Plan and the HMOs have been approved. A rate flyer is on its way to members' homes. Enclosed is a comparison of the 2016/2017 rates for both Grade 9 and under and Grade 10 and over. The Option Transfer Period will run through 12/16/16.

Choices pamphlets are available at Personnel Offices. This pamphlet has a valuable comparison of all plans available for 2017 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/employee-benefits.

Administration lag-payroll employees will see a deduction change in the check of December 28, 2016 (any new health insurance options begin on the 29th). Institution lag-payroll employees will see a deduction change in the check of January 5, 2017 (any new health insurance options begin on the 5th). Due to processing times and payroll deadlines, deduction changes related to an option change may be made in a future paycheck and will include retroactive adjustments to the beginning of the plan year.

Members wishing to either enroll or re-enroll in the Opt-Out Program **must** do so during this Option Transfer Period.

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

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Enclosure

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

**HEALTH INSURANCE RATES
EMPLOYEE/EMPLOYER BIWEEKLY
CONTRIBUTIONS – 2017**

SALARY GRADE 9 AND BELOW

	<u>Employee</u>	<u>Employer</u>
Empire Plan (001)		
Individual	\$ 39.91	\$292.68
Family	\$175.53	\$659.36
 Blue Choice (066)		
Individual	\$ 34.49	\$252.94
Family	\$148.86	\$562.17
 BlueCross/Blue Shield of Western NY (067)		
Individual	\$ 36.12	\$264.90
Family	\$155.52	\$587.74
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 40.10	\$273.84
Family	\$160.71	\$608.94
 Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 75.92	\$273.51
Family	\$218.90	\$636.97
 Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$132.47	\$275.81
Family	\$362.62	\$642.89
 Empire BCBS HMO - Upstate (280)		
Individual	\$137.08	\$295.79
Family	\$418.99	\$693.94

	<u>Employee</u>	<u>Employer</u>
Empire BCBS HMO - Downstate (290)		
Individual	\$238.10	\$301.27
Family	\$684.44	\$706.71
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$229.22	\$299.37
Family	\$660.70	\$702.27
HIP of New York (050)		
Individual	\$ 97.55	\$285.48
Family	\$262.16	\$661.90
HIP HMO – Albany Region (220)		
Individual	\$112.54	\$289.64
Family	\$299.93	\$671.06
HIP HMO – HV and Ulster Regions (350)		
Individual	\$112.54	\$289.64
Family	\$299.93	\$671.06
HMO Blue - Central (072)		
Individual	\$ 87.11	\$272.17
Family	\$241.67	\$629.60
HMO Blue - Utica/Watertown (160)		
Individual	\$107.49	\$270.16
Family	\$328.05	\$629.79
Independent Health (059)		
Individual	\$ 36.33	\$266.42
Family	\$155.04	\$587.36
MVP Health Care (058) (Rochester)		
Individual	\$ 37.21	\$267.89
Family	\$144.40	\$559.91
MVP Health Care – (060) (East)		
Individual	\$ 58.56	\$257.47
Family	\$149.49	\$579.77

	<u>Employee</u>	<u>Employer</u>
MVP Health Care – (330) (Central)		
Individual	\$ 87.33	\$263.73
Family	\$202.12	\$611.05
MVP Health Care – (340) (Mid-Hudson)		
Individual	\$100.95	\$254.66
Family	\$232.12	\$592.05
MVP Health Care – (360) (North)		
Individual	\$155.56	\$272.65
Family	\$364.27	\$629.33

**HEALTH INSURANCE RATES
EMPLOYEE/EMPLOYER BIWEEKLY
CONTRIBUTIONS – 2017**

SALARY GRADE 10 AND ABOVE

	<u>Employee</u>	<u>Employer</u>
Empire Plan (001)		
Individual	\$ 53.21	\$279.38
Family	\$208.92	\$625.97
 Blue Choice (066)		
Individual	\$ 45.99	\$241.44
Family	\$177.31	\$533.72
 BlueCross/Blue Shield of Western NY (067)		
Individual	\$ 48.16	\$252.86
Family	\$185.25	\$558.01
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 52.55	\$261.39
Family	\$191.50	\$578.15
 Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 88.36	\$261.07
Family	\$251.26	\$604.61
 Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$145.01	\$263.27
Family	\$395.28	\$610.23
 Empire BCBS HMO - Upstate (280)		
Individual	\$150.53	\$282.34
Family	\$454.26	\$658.67

	<u>Employee</u>	<u>Employer</u>
Empire BCBS HMO - Downstate (290)		
Individual	\$251.79	\$287.58
Family	\$720.35	\$670.80
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$242.83	\$285.76
Family	\$696.39	\$666.58
HIP of New York (050)		
Individual	\$110.53	\$272.50
Family	\$295.77	\$628.29
HIP HMO - Albany Region (220)		
Individual	\$125.71	\$276.47
Family	\$334.00	\$636.99
HIP HMO - HV & Ulster Regions (350)		
Individual	\$125.71	\$276.47
Family	\$334.00	\$636.99
HMO Blue - Central (072)		
Individual	\$ 99.48	\$259.80
Family	\$273.63	\$597.64
HMO Blue - Utica/Watertown (160)		
Individual	\$119.78	\$257.87
Family	\$360.05	\$597.79
Independent Health (059)		
Individual	\$ 48.44	\$254.31
Family	\$184.73	\$557.67
MVP Health Care (058) (Rochester)		
Individual	\$ 49.39	\$255.71
Family	\$172.58	\$531.73
MVP Health Care – (060) (East)		
Individual	\$ 70.27	\$245.76
Family	\$178.66	\$550.60

	<u>Employee</u>	<u>Employer</u>
MVP Health Care – (330) (Central)		
Individual	\$ 99.32	\$251.74
Family	\$233.14	\$580.03
MVP Health Care – (340) (Mid-Hudson)		
Individual	\$112.53	\$243.08
Family	\$262.19	\$561.98
MVP Health Care – (360) (North)		
Individual	\$167.96	\$260.25
Family	\$396.22	\$597.38

**HEALTH INSURANCE RATES' COMPARISON
2016/2017**

SALARY GRADE 9 AND UNDER

(Option Transfer Period Ends December 16, 2016)

	<u>2016</u>	<u>2017</u>
Empire Plan (001)		
Individual	\$ 37.50	\$ 39.91
Family	\$161.62	\$175.53
 Blue Choice (066)		
Individual	\$ 43.11	\$ 34.49
Family	\$144.80	\$148.86
 Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates		
 BlueCross BlueShield of Western NY (067)		
	\$ 33.94	\$ 36.12
	\$146.25	\$155.52
 Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 52.29	\$ 40.10
Family	\$162.78	\$160.71
 Counties Served: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u>2016</u>	<u>2017</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 89.09	\$ 75.92
Family	\$271.50	\$218.90

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

Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$122.58	\$132.47
Family	\$342.01	\$362.62

Counties Served: Dutchess, Orange and Ulster

Empire BCBS HMO - Upstate (280)		
Individual	\$105.29	\$137.08
Family	\$333.46	\$418.99

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

Empire BCBS HMO - Downstate (290)		
Individual	\$207.79	\$238.10
Family	\$603.33	\$684.44

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

	<u>2016</u>	<u>2017</u>
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$198.70	\$229.22
Family	\$578.93	\$660.70

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

HIP of New York – Downstate - (050)		
Individual	\$ 99.55	\$ 97.55
Family	\$269.03	\$262.16

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

HIP of New York – Capital – (220)		
Individual	\$105.88	\$112.54
Family	\$285.05	\$299.93

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

HIP of New York – Hudson Valley – (350)		
Individual	\$105.88	\$112.54
Family	\$285.05	\$299.93

HMO Blue - Central (072)		
Individual	\$102.16	\$ 87.11
Family	\$281.78	\$241.67

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

	<u>2016</u>	<u>2017</u>
HMO Blue - Utica (160)		
Individual	\$122.42	\$107.49
Family	\$367.13	\$328.05
Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence		

Independent Health (059)		
Individual	\$ 38.43	\$ 36.33
Family	\$147.07	\$155.04
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		

MVP Health Care (058) (Rochester)		
Individual	\$ 34.67	\$ 37.21
Family	\$130.57	\$144.40
Counties Served: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates		

MVP Health Care – (060) (East)		
Individual	\$ 48.74	\$ 58.56
Family	\$132.40	\$149.49
Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u>2016</u>	<u>2017</u>
MVP Health Care – (330) (Central)		
Individual	\$ 81.34	\$ 87.33
Family	\$191.93	\$202.12

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	\$ 89.47	\$100.95
Family	\$210.07	\$232.12

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

MVP Health Care – (360) (North)		
Individual	\$143.83	\$155.56
Family	\$341.32	\$364.27

Counties Served: Clinton, Essex, Franklin and St. Lawrence

**HEALTH INSURANCE RATES' COMPARISON
2016/2017**

SALARY GRADE 10 AND OVER

(Option Transfer Period Ends December 16, 2016)

	<u>2016</u>	<u>2017</u>
Empire Plan (001)		
Individual	\$ 50.01	\$ 53.21
Family	\$192.52	\$208.92
 Blue Choice (066)		
Individual	\$ 53.85	\$ 45.99
Family	\$172.46	\$177.31
 Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates		
 BlueCross BlueShield of Western NY (067)		
Individual	\$ 45.26	\$ 48.16
Family	\$174.21	\$185.25
 Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 63.48	\$ 52.55
Family	\$191.67	\$191.50
 Counties Served: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u>2016</u>	<u>2017</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$100.57	\$ 88.36
Family	\$301.18	\$251.26

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

Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$134.39	\$145.01
Family	\$372.45	\$395.28

Counties Served: Dutchess, Orange and Ulster

Empire BCBS HMO - Upstate (280)		
Individual	\$117.28	\$150.53
Family	\$364.66	\$454.26

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

Empire BCBS HMO - Downstate (290)		
Individual	\$220.12	\$251.79
Family	\$635.41	\$720.35

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

	<u>2016</u>	<u>2017</u>
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$210.92	\$242.83
Family	\$610.73	\$696.39
Counties Served: Dutchess, Orange, Putnam, Sullivan and Ulster		
HIP of New York – Downstate - (050)		
Individual	\$111.22	\$110.53
Family	\$299.01	\$295.77
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester		
HIP of New York – Capital – (220)		
Individual	\$117.65	\$125.71
Family	\$315.26	\$334.00
Counties Served: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington		
HIP of New York – Hudson Valley – (350)		
Individual	\$117.65	\$125.71
Family	\$315.26	\$334.00
Counties Served: New York, Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster		
HMO Blue - Central (072)		
Individual	\$113.48	\$ 99.48
Family	\$310.73	\$273.63
Counties Served: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins		

	<u>2016</u>	<u>2017</u>
HMO Blue - Utica (160)		
Individual	\$133.65	\$119.78
Family	\$396.11	\$360.05
Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence		
Independent Health (059)		
Individual	\$ 49.73	\$ 48.44
Family	\$175.24	\$184.73
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		
MVP Health Care (058) (Rochester)		
Individual	\$ 45.64	\$ 49.39
Family	\$156.05	\$172.58
Counties Served: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates		
MVP Health Care – (060) (East)		
Individual	\$ 59.23	\$ 70.27
Family	\$158.22	\$178.66
Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u>2016</u>	<u>2017</u>
MVP Health Care – (330) (Central)		
Individual	\$ 92.12	\$ 99.32
Family	\$219.57	\$233.14

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	\$ 99.78	\$112.53
Family	\$236.74	\$262.19

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

MVP Health Care – (360) (North)		
Individual	\$155.02	\$167.96
Family	\$369.88	\$396.22

Counties Served: Clinton, Essex, Franklin and St. Lawrence