



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 26, 2019
RE: Health Insurance Rates - 2020

The health insurance rates for 2020 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 2019/2020 rates for both Grade 9 and below and Grade 10 and above. The Option Transfer Period runs from December 2nd through December 31, 2019.

The Pre-Tax Contribution Program (PTCP) Election Period now runs concurrently with the Option Transfer Period. Any member wishing to change their Pre-Tax election must fill out a Health Insurance Transaction Form (PS-404) at their Personnel Department by December 31st. No action is required if they wish to keep their current pre-tax status.

Choices pamphlets are available at Personnel Offices. This pamphlet has a valuable comparison of all plans available for 2020 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.

As a reminder, Empire BlueCross BlueShield HMO is no longer offered through NYSHIP for 2020. Members currently enrolled in this HMO must make a health insurance option change. If no change is made by December 20th, the member will be enrolled in the Empire Plan for 2020 to ensure no interruption in coverage.

Administration lag-payroll employees will see a deduction change in the check of December 24, 2019, and if changing health insurance options, will see their new plan take effect on December 26th. Institution lag-payroll employees will see a deduction change in the check of January 2, 2020, and if changing health insurance options, will see their new plan take effect on January 2, 2020. 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.

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Members wishing to enroll in the Opt-Out Program can do so during this Option Transfer Period. Members already enrolled in the Opt-Out Program who wish to remain in the program are no longer required to re-enroll during this period.

Should 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' COMPARISON
2019/2020
(OPTION TRANSFER PERIOD -
DECEMBER 2ND THROUGH DECEMBER 31, 2019)

<u>Plan</u>	<u>Grade 9 & Below</u>		<u>Grade 10 & Above</u>	
	<u>2019</u>	<u>2020</u>	<u>2019</u>	<u>2020</u>
Empire Plan (001)				
Individual	\$ 42.90	\$ 44.63	\$ 57.20	\$ 59.51
Family	\$189.12	\$196.04	\$225.09	\$233.35
 Blue Choice (066)				
Individual	\$ 36.77	\$ 40.69	\$ 49.03	\$ 54.25
Family	\$158.29	\$174.96	\$188.55	\$208.41
 Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates				
 BlueCross BlueShield of Western NY (067)				
Individual	\$ 38.24	\$ 37.79	\$ 50.98	\$ 50.39
Family	\$164.10	\$161.94	\$195.49	\$192.93

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

<u>Plan</u>	<u>Grade 9 & Below</u>		<u>Grade 10 & Above</u>	
	<u>2019</u>	<u>2020</u>	<u>2019</u>	<u>2020</u>
Capital District Physicians Health Plan (CDPHP) – Capital (063)				
Individual	\$ 40.64	\$ 42.70	\$ 54.19	\$ 56.93
Family	\$173.05	\$181.37	\$206.21	\$216.15
Counties Served: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington				
Capital District Physicians Health Plan (CDPHP) – Central (300)				
Individual	\$ 90.70	\$ 80.74	\$104.51	\$ 95.01
Family	\$255.36	\$214.05	\$291.10	\$250.99
Counties Served: Broome, Chenango, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga				
Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)				
Individual	\$129.53	\$126.67	\$143.24	\$140.89
Family	\$361.19	\$353.30	\$396.68	\$390.12
Counties Served: Delaware, Dutchess, Orange and Ulster				

<u>Plan</u>	<u>Grade 9 & Below</u>		<u>Grade 10 & Above</u>	
	<u>2019</u>	<u>2020</u>	<u>2019</u>	<u>2020</u>
HIP of New York – Downstate (050)				
Individual	\$104.02	\$113.44	\$119.22	\$129.45
Family	\$288.47	\$312.07	\$327.49	\$353.16
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester				
HIP of New York – Capital (220)				
Individual	\$139.00	\$162.54	\$154.66	\$179.20
Family	\$376.68	\$435.89	\$416.83	\$478.58
Counties Served: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington				
HIP of New York – Hudson Valley (350)				
Individual	\$139.00	\$162.54	\$154.66	\$179.20
Family	\$376.68	\$435.89	\$416.83	\$478.58
Counties Served: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster				

<u>Plan</u>	<u>Grade 9 & Below</u>		<u>Grade 10 & Above</u>	
	<u>2019</u>	<u>2020</u>	<u>2019</u>	<u>2020</u>
HMO Blue - Central (072)				
Individual	\$ 44.09	\$ 47.64	\$ 57.52	\$ 62.58
Family	\$170.56	\$190.68	\$203.38	\$227.29
Counties Served: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins				
HMO Blue - Utica (160)				
Individual	\$112.97	\$ 38.71	\$126.67	\$ 51.61
Family	\$351.85	\$172.17	\$387.30	\$204.84
Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence				
Independent Health (059)				
Individual	\$ 37.36	\$ 37.43	\$ 49.81	\$ 49.90
Family	\$158.88	\$158.50	\$189.33	\$188.90
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming				

<u>Plan</u>	<u>Grade 9 & Below</u>		<u>Grade 10 & Above</u>	
	<u>2019</u>	<u>2020</u>	<u>2019</u>	<u>2020</u>
MVP Health Care – Rochester (058)				
Individual	\$ 39.37	\$ 41.29	\$ 52.50	\$ 55.06
Family	\$154.99	\$162.21	\$185.25	\$193.90
Counties Served: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates				
MVP Health Care – East (060)				
Individual	\$ 40.17	\$ 42.47	\$ 53.57	\$ 56.62
Family	\$158.07	\$167.11	\$188.94	\$199.73
Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington				
MVP Health Care – Central (330)				
Individual	\$ 75.01	\$ 81.74	\$ 88.95	\$ 96.30
Family	\$181.98	\$194.82	\$217.43	\$232.25
Counties Served: Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins				

<u>Plan</u>	<u>Grade 9 & Below</u>		<u>Grade 10 & Above</u>	
	<u>2019</u>	<u>2020</u>	<u>2019</u>	<u>2020</u>
MVP Health Care – Mid-Hudson (340)				
Individual	\$ 80.80	\$ 90.49	\$ 94.21	\$104.52
Family	\$191.34	\$213.73	\$225.95	\$250.06
Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester				
MVP Health Care – North (360)				
Individual	\$141.44	\$152.97	\$155.97	\$168.19
Family	\$338.26	\$364.42	\$375.31	\$403.22
Counties Served: Clinton, Essex, Franklin and St. Lawrence				