



## **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: December 2, 2020  
RE: Health Insurance Rates - 2021

The health insurance rates for 2021 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 2020/2021 rates for both Grade 9 and below and Grade 10 and above. The Option Transfer Period runs from November 30th through December 31, 2020.

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 31<sup>st</sup>. 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 2021 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](http://www.cs.ny.gov/employee-benefits).

There is a new HMO offering this year, BlueShield of Northeastern New York, available in Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington Counties.

Administration lag-payroll employees will see a deduction change in the check of January 6, 2021, and if changing health insurance options, will see their new plan take effect on January 7, 2021. Institution lag-payroll employees will see a deduction change in the check of December 31, 2020, and if changing health insurance options, will see their new plan take effect on December 31, 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.

December 2, 2020  
Page 2

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**  
**2020/2021**  
**(OPTION TRANSFER PERIOD – NOVEMBER 30th**  
**THROUGH DECEMBER 31, 2020**

<u>Plan</u>	<u>Grade 9 &amp; Below</u>		<u>Grade 10 &amp; Above</u>	
	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>
<b>Empire Plan (001)</b>				
<b>Individual</b>	<b>\$ 44.63</b>	<b>\$ 46.30</b>	<b>\$ 59.51</b>	<b>\$ 61.73</b>
<b>Family</b>	<b>\$196.04</b>	<b>\$199.61</b>	<b>\$233.35</b>	<b>\$237.76</b>
 Blue Choice (066)				
Individual	\$ 40.69	\$ 42.37	\$ 54.25	\$ 56.50
Family	\$174.96	\$181.98	\$208.41	\$216.79
 Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates				
 BlueCross BlueShield of Western NY (067)				
Individual	\$ 37.79	\$ 39.20	\$ 50.39	\$ 52.27
Family	\$161.94	\$167.44	\$192.93	\$199.51

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

<u>Plan</u>	<u>Grade 9 &amp; Below</u>		<u>Grade 10 &amp; Above</u>	
	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>
BlueShield of Northeastern New York (069)	-	\$ 43.36	-	\$ 57.81
	-	\$185.96	-	\$221.53

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

Capital District Physicians Health Plan  
(CDPHP) – Capital (063)

Individual	\$ 42.70	\$ 43.78	\$ 56.93	\$ 58.37
Family	\$181.37	\$185.67	\$216.15	\$221.28

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

Capital District Physicians Health Plan  
(CDPHP) – Central (300)

Individual	\$ 80.74	\$ 65.23	\$ 95.01	\$ 80.02
Family	\$214.05	\$197.25	\$250.99	\$234.99

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

<u>Plan</u>	<u>Grade 9 &amp; Below</u>		<u>Grade 10 &amp; Above</u>	
	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>
Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)				
Individual	\$126.67	\$148.20	\$140.89	\$163.13
Family	\$353.30	\$419.10	\$390.12	\$457.16
Counties Served: Delaware, Dutchess, Orange and Ulster				
Emblem Health/HIP – Downstate (050)				
Individual	\$113.44	\$117.20	\$129.45	\$133.98
Family	\$312.07	\$332.99	\$353.16	\$375.49
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester				
Emblem Health/HIP – Capital (220)				
Individual	\$162.54	\$172.33	\$179.20	\$189.85
Family	\$435.89	\$472.07	\$478.58	\$516.36
Counties Served: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington				

<u>Plan</u>	<u>Grade 9 &amp; Below</u>		<u>Grade 10 &amp; Above</u>	
	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>
HIP of New York – Hudson Valley (350)				
Individual	\$162.54	\$172.33	\$179.20	\$189.85
Family	\$435.89	\$472.07	\$478.58	\$516.36
Counties Served: Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster				
HMO Blue - Central (072)				
Individual	\$ 47.69	\$ 44.77	\$ 62.58	\$ 59.69
Family	\$190.68	\$188.80	\$227.29	\$225.06
Counties Served: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins				
HMO Blue - Utica (160)				
Individual	\$ 38.71	\$ 46.31	\$ 51.61	\$ 61.75
Family	\$172.17	\$206.73	\$204.84	\$245.93
Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence				

<u>Plan</u>	<u>Grade 9 &amp; Below</u>		<u>Grade 10 &amp; Above</u>	
	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>
Independent Health (059)				
Individual	\$ 37.43	\$ 38.30	\$ 49.90	\$ 51.06
Family	\$158.50	\$161.90	\$188.90	\$192.98
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming				
MVP Health Care – Rochester (058)				
Individual	\$ 41.29	\$ 42.30	\$ 55.06	\$ 56.39
Family	\$162.21	\$165.91	\$193.90	\$198.32
Counties Served: Chemung, Genesee, Livingston, Monroe, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming and Yates				
MVP Health Care – East (060)				
Individual	\$ 42.47	\$ 43.49	\$ 56.62	\$ 57.98
Family	\$167.11	\$170.74	\$199.73	\$204.09
Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington				

<u>Plan</u>	<u>Grade 9 &amp; Below</u>		<u>Grade 10 &amp; Above</u>	
	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>
MVP Health Care – Central (330)				
Individual	\$ 81.74	\$ 74.28	\$ 96.30	\$ 89.56
Family	\$194.82	\$194.97	\$232.25	\$232.97
Counties Served: Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins				
MVP Health Care – Mid-Hudson (340)				
Individual	\$ 90.49	\$ 73.36	\$104.52	\$ 88.41
Family	\$213.73	\$192.35	\$250.06	\$229.83
Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester				
MVP Health Care – North (360)				
Individual	\$152.97	\$152.36	\$168.19	\$168.17
Family	\$364.42	\$372.70	\$403.22	\$412.46
Counties Served: Clinton, Essex, Franklin and St. Lawrence				