NYSHIP JULY 1, 2023
RATE CHANGES
For Employees of New York State represented by the Civil Service Employees Association (CSEA); Judges, Justices and Nonjudicial Employees and Employees designated Management/Confidential of the Unified Court System (UCS); Employees designated Management/Confidential (M/C); Legislature
Special Option Transfer Period (June 1–30, 2023)

As a result of the recently ratified contract between the State of New York and the Civil Service Employees Association (CSEA); the recently ratified contracts between the Unified Court System (UCS) and its unions; and an administrative extension of collectively bargained benefit changes to employees designated Management/Confidential (M/C) in the Executive branch; State Legislature and other unrepresented employees, there will be NYSHIP rate changes effective July 1, 2023. The new rates included in this publication will be in effect through the end of the year (see page 4). In addition, due to the cap of the State’s dollar contribution for the non-prescription drug components of the HMO premium, July 1, 2023 biweekly premium rates for several HMOs will be slightly higher than the January 1, 2023 rates.

As a result of the rate change, there will be a Special Option Transfer Period during which you may change your health insurance option. You may choose to change your plan option between The Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where you live or work. Enrollment in the Opt-out Program is not permitted during a Special Option Transfer Period. If you wish to change your option, you must submit a completed NYSHIP Health Insurance Transaction Form (PS-404) to your HBA or the Business Services Center (BSC) by the Special Option Transfer Period deadline (June 30, 2023). Note: Pre-Tax Contribution Program election changes and online option changes using MyNYSHIP will NOT be permitted during the Special Option Transfer Period.

Refer to the May 2023 Empire Plan Special Report for information about changes to Empire Plan benefits, effective July 1, 2023. See Health Insurance Choices for 2023 for details of NYSHIP HMO benefits and coverage.

NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION AND STILL QUALIFY FOR IT. (SEE THE NOTE AT THE TOP OF PAGE 4.)

Your NYSHIP Options for 2023

If you are considering changing your health insurance option for the remainder of 2023 or wish to review your current option, ask your HBA for a copy of Health Insurance Choices for 2023.* You can also find Choices on NYSHIP Online at www.cs.ny.gov/employee-benefits. Select your group and plan, if prompted, and then select Health Benefits & Option Transfer. Choose Rates and Health Plan Choices for the most up-to-date option transfer information. To generate a comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool. This tool is also located on the Rates and Health Plan Choices page of NYSHIP Online. Select NYSHIP Plan Comparison, then confirm your group and select the counties where you live and work. On the list of available options, check the box next to the plans you want to compare and click on Compare Plans to generate the side-by-side comparison table.

* Note: Empire Plan benefit changes described in the Special Empire Plan Report are not reflected in Choices, but HMO benefit descriptions are accurate for the remainder of the 2023 plan year.
For printed copies of NYSHIP publications, contact your HBA. For questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical/Surgical Program and then the appropriate prompt for benefit questions. For questions about NYSHIP HMOs, contact the HMOs directly (see pages 6 and 7).

Be sure you understand how your benefits will be affected if you change options. You are choosing a benefit package for yourself and your covered dependents for the remainder of the 2023 plan year. Changing options may result in substantially different coverage and cost.

Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) is a standardized comparison document required by the Patient Protection and Affordable Care Act. To view a copy of the updated SBC for The Empire Plan or a NYSHIP HMO, visit www.cs.ny.gov/sbc. If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical/Surgical Program to request a copy for The Empire Plan. If you need an SBC for a NYSHIP HMO, contact the HMO directly.

Important Dates for Your Benefit Choices

<table>
<thead>
<tr>
<th>Employees</th>
<th>Date new health insurance options begin</th>
<th>Earliest paycheck in which you will see a deduction change</th>
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<tbody>
<tr>
<td>Administration Lag-Exempt Payroll Employees</td>
<td>July 6, 2023</td>
<td>June 21, 2023</td>
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<tr>
<td>Administration Lag-Payroll Employees</td>
<td>July 6, 2023</td>
<td>July 5, 2023</td>
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<td>Institution Lag-Exempt Payroll Employees</td>
<td>June 29, 2023</td>
<td>June 15, 2023</td>
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<td>Institution Lag-Payroll Employees</td>
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<td>Triple Lag-Payroll Employees</td>
<td>July 6, 2023</td>
<td>July 13, 2023</td>
</tr>
</tbody>
</table>

Based on payroll deadlines, deduction changes related to an option-change request may be made in a future paycheck and will include adjustments retroactive to the appropriate paycheck dates as noted in the chart above.
For all New York State employees in titles allocated or equated to Salary Grade 9 and below, the State will pay 88 percent of the cost of the premium for individual coverage and 73 percent for the additional cost of family coverage.

For all New York State employees in titles allocated or equated to Salary Grade 10 and above, the State will pay 84 percent of the cost of the premium for individual coverage and 69 percent for the additional cost of family coverage.

The State’s dollar contribution for the non-prescription drug components of the HMO premium, however, will not exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.

Note: This information does not apply to Leave Without Pay, COBRA and Young Adult Option (“Direct Pay”) enrollees.

### New York State Health Insurance Program July 1, 2023 Rates

#### Biweekly Costs Schedule

<table>
<thead>
<tr>
<th>Code</th>
<th>Plan</th>
<th>Individual</th>
<th>Family</th>
<th>Individual</th>
<th>Family</th>
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<td>13</td>
<td>The Empire Plan</td>
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<td>235.13</td>
<td>72.68</td>
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<td>24</td>
<td>Blue Choice</td>
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<td>64.56</td>
<td>244.74</td>
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<td>Capital District Physicians’ Health Plan (CDPHP) (Central)</td>
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<td>64.38</td>
<td>243.15</td>
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<td>Capital District Physicians’ Health Plan (CDPHP) (Hudson Valley)</td>
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<td>216.58</td>
<td>83.79</td>
<td>258.21</td>
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<tr>
<td>28</td>
<td>EmblemHealth – HIP (Downstate)</td>
<td>118.54</td>
<td>339.55</td>
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<td>EmblemHealth – HIP (Capital)</td>
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<td>60.43</td>
<td>230.82</td>
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<td>Highmark Blue Shield of Northeastern New York</td>
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<td>66.03</td>
<td>253.10</td>
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<td>HMOBlue (Central New York Region)</td>
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<td>246.29</td>
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<td>36</td>
<td>Independent Health</td>
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<td>38</td>
<td>MVP Health Care (Rochester)</td>
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<td>MVP Health Care (East)</td>
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<td>MVP Health Care (Mid-Hudson)</td>
<td>62.18</td>
<td>208.59</td>
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<td>38</td>
<td>MVP Health Care (North)</td>
<td>48.69</td>
<td>191.26</td>
<td>64.92</td>
<td>228.61</td>
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</table>

### Enrollee Contributions for Employees of New York State

**Note:** To enroll in an HMO, you must live or work in the HMO’s service area. If you no longer live or work in the NYSHIP service area of the HMO in which you are enrolled, you must change to another option. Please check pages 6–7 for NYSHIP service area information.

### Biweekly Premium Contribution
For all New York State employees in titles allocated or equated to Salary Grade 9 and below, the State will pay 88 percent of the cost of the premium for individual coverage and 73 percent for the additional cost of family coverage.

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<table>
<thead>
<tr>
<th>Code and Plan</th>
<th>Service Area</th>
</tr>
</thead>
</table>
| **001** The Empire Plan (available to enrollees and their eligible dependents worldwide) | **Medical/Surgical Program:**
UnitedHealthcare
P.O. Box 1600, Kingston, NY 12402-1600
TTY: 1-888-697-9054

**Hospital Program:**
Empire BlueCross
NYS Service Center
P.O. Box 1407, Church Street Station
New York, NY 10008-1407
TTY: 711

**Mental Health/Substance Use Program:**
Carelon Behavioral Health
P.O. Box 1850, Hicksville, NY 11802
TTY: 1-855-643-1476

**Prescription Drug Program:**
CVS Caremark
P.O. Box 6590
Lee’s Summit, MO 64064-6590
TTY: 711 |
| **066** Blue Choice | 165 Court St., Rochester, NY 14647
1-800-499-1275 • TTY: 1-800-662-1220 • www.excellusbcbs.com
Serving Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties |
| **063** Capital District Physicians’ Health Plan (CDPHP) (Capital) | 500 Patroon Creek Blvd., Albany, NY 12206-1057
518-641-3700 or 1-800-777-2273 • TTY: 711 • www.cdphp.com/stateemployees
Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties |
| **300** Capital District Physicians’ Health Plan (CDPHP) (Central) | 500 Patroon Creek Blvd., Albany, NY 12206-1057
518-641-3700 or 1-800-777-2273 • TTY: 711 • www.cdphp.com/stateemployees
Serving Broome, Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Otsego, St. Lawrence and Tioga counties |
| **310** Capital District Physicians’ Health Plan (CDPHP) (Hudson Valley) | 500 Patroon Creek Blvd., Albany, NY 12206-1057
518-641-3700 or 1-800-777-2273 • TTY: 711 • www.cdphp.com/stateemployees
Serving Delaware, Dutchess, Orange and Ulster counties |
| **050** EmblemHealth – HIP (Downstate) | EmblemHealth, 55 Water St., New York, NY 10041
1-800-447-8255 • TTY: 1-888-447-4833 • www.emblemhealth.com
Serving Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties |
| **220** EmblemHealth – HIP (Capital) | EmblemHealth, 55 Water St., New York, NY 10041
1-800-447-8255 • TTY: 1-888-447-4833 • www.emblemhealth.com
Serving Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties |
| **350** EmblemHealth – HIP (Hudson Valley) | EmblemHealth, 55 Water St., New York, NY 10041
1-800-447-8255 • TTY: 1-888-447-4833 • www.emblemhealth.com
Serving Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties |
<table>
<thead>
<tr>
<th>Code and Plan</th>
<th>Service Area</th>
</tr>
</thead>
</table>
| 067          | Highmark Blue Cross Blue Shield of Western New York  
|              | P.O. Box 80, Buffalo, NY 14240-0080  
|              | 1-877-576-6440 • TTY: 711 • www.highmark.com/member/nyship-bcbswny  
|              | Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties |
| 069          | Highmark Blue Shield of Northeastern New York  
|              | P.O. Box 15013, Albany, NY 12212  
|              | 1-800-888-1238 • TTY: 711 • www.highmark.com/member/nyship-blueshielddeny  
|              | Serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington counties |
| 072          | HMOBlue (Central New York Region)  
|              | 333 Butternut Dr., Syracuse, NY 13214-1803  
|              | 1-800-499-1275 • TTY: 1-800-662-1220 • www.excellusbcbs.com  
|              | Serving Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties |
| 160          | HMOBlue (Utica Region)  
|              | 12 Rhoads Dr., Utica, NY 13502  
|              | 1-800-499-1275 • TTY: 1-800-662-1220 • www.excellusbcbs.com  
|              | Serving Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties |
| 059          | Independent Health  
|              | 511 Farber Lakes Dr., Buffalo, NY 14221  
|              | 1-800-501-3439 • TTY: 716-631-3108 • www.independenthealth.com  
|              | Serving Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties |
| 058          | MVP Health Care (Rochester)  
|              | P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
|              | 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com  
|              | Serving Chemung, Genesee, Livingston, Monroe, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming and Yates counties |
| 060          | MVP Health Care (East)  
|              | P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
|              | 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com  
| 330          | MVP Health Care (Central)  
|              | P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
|              | 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com  
|              | Serving Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins counties |
| 340          | MVP Health Care (Mid-Hudson)  
|              | P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
|              | 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com  
|              | Serving Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester counties |
| 360          | MVP Health Care (North)  
|              | P.O. Box 2207, 625 State St., Schenectady, NY 12301-2207  
|              | 1-888-MVP-MBRS (1-888-687-6277) • TTY: 1-800-662-1220 • www.mvphealthcare.com  
|              | Serving Clinton, Essex, Franklin and St. Lawrence counties |
Important Health Insurance Information
for the Enrollee, Enrolled Spouse/Domestic Partner
and Other Enrolled Dependents

NYSHIP July 1, 2023 Rate Changes for CSEA,
UCS and M/C; Legislature – May 2023

Your Only Notice of Health Insurance
Rate Changes for July 1, 2023