NYSHIP RATES & INFORMATION
FOR 2023
For Retirees of New York State
For retirees, vestees, dependent survivors and enrollees covered under Preferred List provisions of the State of New York and their enrolled dependents
Choose Your Health Insurance Option
You may change your New York State Health Insurance Program (NYSHIP) health insurance option once at any time during a 12-month period. You may change from a NYSHIP-approved Health Maintenance Organization (HMO) to The Empire Plan, from The Empire Plan to an HMO or from one HMO to another HMO in your area.1
Consider your options carefully. You are choosing a benefit package for yourself and your dependent(s) for a 12-month period.

Important: You may receive information from Medicare and from non-NYSHIP plans in your area describing Medicare options available to you. Please be aware that your NYSHIP benefits will be significantly reduced or even canceled if you join a Medicare Advantage or prescription drug option that is not part of NYSHIP. Before you choose one of these plans, check with the Employee Benefits Division to see how your NYSHIP benefits will be affected.

NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION AND STILL QUALIFY FOR IT.

Choices Explains Your Health Plan Options
You may change options more than once in a 12-month period only if:
• You are enrolled in an HMO and you or one of your enrolled dependents (other than a student attending college) moves permanently out of your HMO’s service area,
• You move to a new permanent address2 and your new home area is served by a NYSHIP-approved HMO that did not serve your previous home area or
• You add a newly-eligible dependent to your coverage.

If you are considering changing your health insurance option or wish to review your current option, refer to the Health Insurance Choices for 2023 booklet. You can also visit www.cs.ny.gov/retirees for this information or to generate a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area using the online NYSHIP Plan Comparison tool.
Your current plan will notify you directly if there are any copayment or benefit changes for 2023.
If you have 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 assistance with option transfer benefit questions. If you have questions about NYSHIP-approved HMOs, contact the HMOs directly (see pages 6 and 7). Be sure you understand how your benefits will be affected if you change plans. Changing plans may result in substantially different coverage and cost.

If You Decide to Change Your Option
The deduction for your new health insurance plan, plus or minus any retroactive adjustment needed, will be reflected in your pension check or monthly billing statement. The date of the adjustment will depend on when your health insurance plan change is received and processed by the Employee Benefits Division.

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 an 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.

1 This flyer includes 2023 rates for all NYSHIP options. If you reside outside New York State, your only NYSHIP option is The Empire Plan. NYSHIP HMOs have limited service areas. If you move into an area served by a NYSHIP HMO, you will be eligible to change your option to an HMO at that time.
2 The Centers for Medicare & Medicaid Services (CMS) states that, except under certain circumstances, if an enrollee’s temporary residence is out of the HMO’s Medicare Advantage Plan service area for more than six consecutive months, the enrollee will be disenrolled from that HMO’s Medicare Advantage Plan.
Your Notice of Change Document
If you receive your pension by direct deposit, your retirement system will notify you of any deduction changes. Your Notice of Change document will show new deduction amounts for your health plan’s 2023 premium. The Notice of Change document shown here (for the direct-deposit enrollee) is from the New York State and Local Retirement System (NYSLRS). Note: If you receive your pension from another retirement system, your Notice of Change document will be different.

Enrollees Who Pay the Employee Benefits Division Directly
The 2023 rate for your current health insurance plan will be reflected in your December bill for your January coverage. If you are changing options, the date of the adjustment will depend on when your change request is received and processed by the Employee Benefits Division.

Lifetime Sick Leave Credit
When you retired, you may have been entitled to convert your unused sick leave into a lifetime monthly credit that reduces your cost for health insurance for as long as you remain enrolled in NYSHIP. The amount of your monthly credit will remain the same throughout your lifetime. However, the balance you will pay for your health insurance premium may change each year. The most common reason for a change to the balance you pay would be a premium increase for your NYSHIP option for the new plan year.

If your monthly credit is less than your health insurance premium, you pay the balance. When the retiree premium rises, the balance you must pay will also rise. To calculate the balance you will pay in the calendar year 2023, subtract your monthly sick leave credit from the new monthly premium.

Keep Your Information Up to Date
It’s important for you to keep the Employee Benefits Division (EBD) up to date with any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner as deadlines may apply.

Call EBD at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m., Eastern time.

Or write to EBD at:
New York State Department of Civil Service
Employee Benefits Division
Albany, NY 12239

Before sending a letter to EBD, be sure that it includes the last four digits of your Social Security number or your Empire Plan ID number, your permanent address and your phone number (including area code). The letter must also be signed and dated.

You may also make address or phone number changes online using MyNYSHIP at www.cs.ny.gov/mynysip. See your General Information Book for more information on enrollment changes and applicable deadlines.
New York State Health Insurance Program 2023 Rates

Check Your Plan – This is Your Only Notice of a Rate Change.

Please read this rate sheet carefully to find the rate that applies to you. There are different rates for different groups as a result of legislation and administrative agreements.

ENROLLEE CONTRIBUTIONS FOR RETIREES, VESTEES, DEPENDENT SURVIVORS AND ENROLLEES COVERED UNDER PREFERRED LIST PROVISIONS*

To enroll in an HMO or to remain enrolled in your current HMO, you must live or work in the HMO’s NYSHIP service area. Medicare-primary NYSHIP HMO enrollees will be enrolled in the HMO’s Medicare Advantage Plan.

Leave Without Pay, COBRA and Young Adult Option enrollees will be notified of their rates separately.

These rates reflect the monthly cost for NYSHIP retiree coverage. Rates for retirees do not reflect sick leave credits. (See page 3 for information on how sick leave credit impacts your premium.)

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* Enrollees covered under Preferred List provisions pay the same rates as enrollees who retired on or after 1/1/12.
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<th>Code and Plan</th>
<th>Service Area</th>
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| 001 The Empire Plan | 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: Beacon Health Options, Inc.  
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  
| (available to enrollees and their eligible dependents worldwide)  
| 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 |
| 066 Blue Choice | Medical Blue Choice: 1-877-883-9577  
| 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 |
<p>| 063 Capital District Physicians’ Health Plan (CDPHP) (Capital) | Medicare Advantage: 518-641-3950 or 1-888-248-6522 |
| 300 Capital District Physicians’ Health Plan (CDPHP) (Central) | Medicare Advantage: 518-641-3950 or 1-888-248-6522 |
| 310 Capital District Physicians’ Health Plan (CDPHP) (Hudson Valley) | Medicare Advantage: 518-641-3950 or 1-888-248-6522 |
| 050 EmblemHealth – HIP (Downstate) | Serving Delaware, Dutchess, Orange and Ulster counties |
| 350 EmblemHealth – HIP (Hudson Valley) | Serving Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties |</p>
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<th>Code and Plan</th>
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| **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  
|              | Medicare Senior Blue HMO: 1-800-329-2792  
|              | 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-blueshieldneny  
|              | Medicare Senior Blue HMO: 1-800-329-2792  
|              | 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  
|              | Medicare HMOBlue: 1-877-883-9577  
|              | 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  
|              | Medicare HMOBlue: 1-877-883-9577  
|              | 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  
|              | Medicare Advantage: 1-800-665-1502  
|              | TTY: 711  
|              | 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  
|              | Medicare Advantage: 1-800-209-3945  
|              | 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  
|              | Medicare Advantage: 1-800-209-3945  
| **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  
|              | Medicare Advantage: 1-800-209-3945  
|              | 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  
|              | Medicare Advantage: 1-800-209-3945  
|              | 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  
|              | Medicare Advantage: 1-800-209-3945  
|              | Serving Clinton, Essex, Franklin and St. Lawrence counties |
It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on NYSHIP Online at www.cs.ny.gov/retirees.

Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

2023 Rates & Information was printed on paper containing recycled fiber using environmentally sensitive inks.

Employee Benefits Division Website
To find the latest benefit information, visit our website at www.cs.ny.gov/retirees and click on Health Benefits. Select the group from which you retired and your plan type (Empire Plan or HMO), if prompted. You may also use MyNYSHIP (www.cs.ny.gov/mynyship) to view your enrollment record, change your address, order Empire Plan benefit cards, compare benefit plans and submit option transfer requests. See the Health Insurance Choices for 2023 booklet for details.

Note: For a replacement Empire Plan Medicare Rx Card, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press 4 for Empire Plan Medicare Rx.

To Contact the Employee Benefits Division
You may call the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday between 9 a.m. and 4 p.m., Eastern time.