



## 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 11, 2018  
RE: Health Insurance Rates - 2019

The health insurance rates for 2019 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 2018/2019 rates for both Grade 9 and below and Grade 10 and above. The Option Transfer Period will run through 1/18/19.

Choices pamphlets are available at Personnel Offices. This pamphlet has a valuable comparison of all plans available for 2019 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).

Administration lag-payroll employees will see a deduction change in the check of December 26, 2018. Institution lag-payroll employees will see a deduction change in the check of January 3, 2019. 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 can enroll or re-enroll in the Opt-Out Program during this Option Transfer Period.

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

SS  
Enclosures

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

**HEALTH INSURANCE RATES' COMPARISON  
2018/2019**

**SALARY GRADE 9 AND BELOW**

**(Option Transfer Period Ends 1/18/19)**

	<u>2018</u>	<u>2019</u>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$ 43.00</b>	<b>\$ 43.71</b>
<b>Family</b>	<b>\$188.41</b>	<b>\$192.68</b>
Blue Choice (066)		
Individual	\$ 37.42	\$ 36.77
Family	\$161.81	\$158.29
 Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates		
BlueCross BlueShield of Western NY (067)		
	\$ 39.50	\$ 38.24
	\$170.50	\$164.10
 Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		
Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 38.55	\$ 40.64
Family	\$164.50	\$173.05
 Counties Served: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u>2018</u>	<u>2019</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 82.27	\$ 86.80
Family	\$245.37	\$246.07

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

Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$136.34	\$125.63
Family	\$376.33	\$351.90

Counties Served: Delaware, Dutchess, Orange and Ulster

Empire BCBS HMO - Upstate (280)		
Individual	\$113.63	\$ 84.78
Family	\$365.31	\$292.28

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

Empire BCBS HMO - Downstate (290)		
Individual	\$264.69	\$224.02
Family	\$762.29	\$658.03

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

	<u>2018</u>	<u>2019</u>
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$263.48	\$244.26
Family	\$757.98	\$710.77

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

HIP of New York – Downstate - (050)		
Individual	\$ 91.93	\$100.12
Family	\$255.18	\$279.18

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

HIP of New York – Capital – (220)		
Individual	\$118.30	\$135.10
Family	\$321.55	\$367.39

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

HIP of New York – Hudson Valley – (350)		
Individual	\$118.30	\$135.10
Family	\$321.55	\$367.39

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

HMO Blue - Central (072)		
Individual	\$ 35.62	\$ 40.76
Family	\$149.06	\$170.56

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

	<u>2018</u>	<u>2019</u>
HMO Blue - Utica (160)		
Individual	\$121.75	\$109.07
Family	\$372.43	\$342.56

Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence

Independent Health (059)		
Individual	\$ 37.05	\$ 37.36
Family	\$158.14	\$158.88

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

MVP Health Care (058) (Rochester)		
Individual	\$ 38.26	\$ 39.37
Family	\$151.03	\$154.99

Counties Served: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates

MVP Health Care – (060) (East)		
Individual	\$ 41.51	\$ 40.17
Family	\$157.00	\$158.07

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

	<u>2018</u>	<u>2019</u>
MVP Health Care – (330) (Central)		
Individual	\$ 85.04	\$ 71.11
Family	\$203.30	\$181.98

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	\$ 87.22	\$ 76.90
Family	\$205.14	\$182.05

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

MVP Health Care – (360) (North)		
Individual	\$142.60	\$137.54
Family	\$340.49	\$328.97

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

**HEALTH INSURANCE RATES' COMPARISON  
2018/2019**

**SALARY GRADE 10 AND ABOVE**

**(Option Transfer Period Ends 1/18/19)**

	<u>2018</u>	<u>2019</u>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$ 57.33</b>	<b>\$ 58.29</b>
<b>Family</b>	<b>\$224.29</b>	<b>\$229.33</b>
Blue Choice (066)		
Individual	\$ 49.90	\$ 49.03
Family	\$192.72	\$188.55
 Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates		
BlueCross BlueShield of Western NY (067)		
Individual	\$ 52.67	\$ 50.98
Family	\$203.08	\$195.49
 Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		
Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 51.40	\$ 54.19
Family	\$196.01	\$206.21
 Counties Served: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u>2018</u>	<u>2019</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 95.45	\$100.79
Family	\$279.59	\$282.28

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

Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$149.47	\$139.52
Family	\$410.43	\$387.86

Counties Served: Delaware, Dutchess, Orange and Ulster

Empire BCBS HMO - Upstate (280)		
Individual	\$127.98	\$ 99.65
Family	\$402.81	\$331.03

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

Empire BCBS HMO - Downstate (290)		
Individual	\$279.42	\$239.20
Family	\$800.78	\$697.61

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



	<u>2018</u>	<u>2019</u>
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$278.01	\$259.42
Family	\$795.96	\$750.29

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

HIP of New York – Downstate - (050)		
Individual	\$106.15	\$115.50
Family	\$291.83	\$318.67

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

HIP of New York – Capital – (220)		
Individual	\$132.84	\$150.94
Family	\$358.98	\$408.01

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

HIP of New York – Hudson Valley – (350)		
Individual	\$132.84	\$150.94
Family	\$358.98	\$408.01

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

HMO Blue - Central (072)		
Individual	\$ 47.50	\$ 54.35
Family	\$177.74	\$203.38

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

	<u>2018</u>	<u>2019</u>
HMO Blue - Utica (160)		
Individual	\$134.96	\$122.95
Family	\$406.70	\$378.48

Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence

Independent Health (059)		
Individual	\$ 49.40	\$ 49.81
Family	\$188.43	\$189.33

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

MVP Health Care (058) (Rochester)		
Individual	\$ 51.02	\$ 52.50
Family	\$180.49	\$185.25

Counties Served: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates

MVP Health Care – (060) (East)		
Individual	\$ 54.68	\$ 53.57
Family	\$187.62	\$188.94

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

	<u>2018</u>	<u>2019</u>
MVP Health Care – (330) (Central)		
Individual	\$ 98.53	\$ 85.23
Family	\$237.95	\$217.43

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	\$100.23	\$ 90.49
Family	\$238.54	\$217.13

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

MVP Health Care – (360) (North)		
Individual	\$156.56	\$152.25
Family	\$376.18	\$366.49

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