

New York City Office of Labor Relations Health Benefits Program

www.nyc.gov/olr

Date:

July 2015

To:

All Employees

Subject:

Health Benefits Program Benefit and Rate Changes

New Health Plan Rates

The payroll deduction for the basic plans and optional riders for most of the plans listed on the back of this notice are changing in July. Basic coverage is available at no cost to the subscriber under certain plans, while other plans require a payroll deduction. Please review the deductions on your check for the first full payroll period in July with the rates on the reverse side of this notice.

Please be advised that these rates are subject to change. In the event of a rate change, your payroll deduction may either decrease or increase. You will be notified of any future rate changes.

Fall Transfer Period

The annual Transfer Period will be held in the Fall for employees and retirees. You will be notified of the exact dates. During that period employees can:

- Transfer to another Health Plan
- Add or Drop an Optional Rider
- Change Health Premium Contribution Tax Status
- Elect the Buy-Out Waiver Program

Any changes selected during the Fall Transfer Period will become effective the first day of the first full payroll period in January 2016.

Special Reminder to Medicare-Eligible Employees and Dependents

Federal law requires the City of New York to offer employees over age 65 the same coverage under the same conditions as offered to employees under age 65. The same stipulation also applies to dependents over age 65 and those covered by Medicare through the Special Provisions of the Social Security Act for the Disabled. In such cases, enrollment in a City health plan is primary and Medicare, if applicable, becomes secondary coverage. Make sure that you and your dependent(s) (if enrolled on your coverage) inform all health care providers that your City health coverage is your and your dependent(s) primary coverage. If you and/or your dependent(s) are Medicare-eligible and want Medicare to be your primary coverage, you must waive your City health plan.

EMPLOYEE Health Plan Rates as of July 1, 2015

These rates are in effect as of the first full payroll period in July 2015

(All rates are subject to change)

			Weekly		Bi-Weekly		Semi-Monthly	
		Individual	Family	Individual	Family	Individual	Family	
Aetna EPO	Basic Plan	\$36.79	\$188.29	\$73.57	\$376.57	\$80.14	\$410.20	
Optional Rider Pre	scription Drugs	53.77	136.21	107.55	272.43	117.15	296.75	
TOTAL		\$90.56	\$324.50	\$181.12	\$649.00	\$197.29	\$706.95	
CIGNA HealthCare	Basic Plan	\$139.39	\$379.29	\$278.79	\$758.58	\$303.68	\$826.31	
Optional Rider Pre	scription Drugs	51.79	155.04	103.57	310.09	112.82	337.78	
TOTAL		\$191.18	\$534.33	\$382.36	\$1,068.66	\$416.50	\$1,164.08	
DC37 Med-Team (DC 37 members only) Basic Plan		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
(No Rider Available)	TOTAL	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Empire EPO	Dire EPO Basic Plan		\$328.88	\$257.49	\$657.77	\$280.49	\$716.50	
Optional Rider Prescription Drug		36.06	88.40	72.12	176.79	78.56	192.58	
TOTAL		\$164.81	\$417.28	\$329.61	\$834.56	\$359.04	\$909.07	
Empire HMO	Basic Plan	\$49.45	\$149.33	\$98.90	\$298.66	\$107.73	\$325.33	
Optional Rider Pre	scription Drugs	36.06	88.40	72.12	176.79	78.56	192.58	
TOTAL		\$85.51	\$237.72	\$171.02	\$475.45	\$186.29	\$517.90	
GHI-CBP/Empire BlueCross BlueShield								
	Basic Plan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Optional Rider Pre	escription Drugs	27.54	49.34	55.08	98.69	60.00	107.50	
Enhanced Major Medical Coverage		1.55	3.93	3.10	7.86	3.38	8.56	
TOTAL		\$29.09	\$53.27	\$58.18	\$106.55	\$63.38	\$116.06	
GHI НМО	Basic Plan	\$24.73	\$76.87	\$49.45	\$153.73	\$53.87	\$167.46	
Optional Rider Pre	scription Drugs	44.96	114.64	89.93	229.27	97.96	249.75	
TOTAL		\$69.69	\$191.50	\$139.38	\$383.01	\$151.83	\$417.21	
HIP Prime HMO	Basic Plan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Optional Rider Pre	scription Drugs	33.98	83.24	67.95	166.49	74.02	181.35	
Durable Medicate Equipment & Private Duty Nursing			3.23	2.63	6.45		7.03	
TOTAL		\$35.29	\$86.47	\$70.59	\$172.94	\$76.89	\$188.38	
HIP Prime POS	Basic Plan	\$151.37	\$370.92	\$302.75	\$741.83	\$329.78	\$808.07	
Optional Rider Pre	scription Drugs	121.44	295.85	242.88	591.69	264.57	644.52	
TOTAL		\$272.82	\$666.76	\$545.63	\$1,333.53	\$594.35	\$1,452.59	
Metroplus (HHC Employees Only) Basic Plan		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Optional Rider Prescription Drugs		35.15	80.74	70.30	161.47		175.89	
	TOTAL	\$35.15	\$80.74	\$70.30	\$161.47	\$76.58	\$175.89	
Vytra	Basic Plan	\$17.52	\$71.64	\$35.05	\$143.28	\$38.18	\$156.08	
Optional Rider Pre	scription Drugs		101.47		202.94		221.06	
TOTAL		\$56.54	\$173.11	\$113.08	\$346.22	\$123.18	\$377.14	