



Board of Cooperative Educational Services
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Leaders for Educational Excellence

Central Administration

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TO: Capital Region BOCES Retirees
FROM: Capital Region BOCES Human Resources Office
RE: RETIREE HEALTH INSURANCE OPEN ENROLLMENT PERIOD AND INFORMATIONAL MEETING DATE
DATE: September 26, 2016

The Capital Region BOCES annual open enrollment period is approaching and will take place during the entire month of November. This means that it's time to review your current health insurance selection to be sure it's right for you. As you know, there are two options available. The options available are the NYSHIP Plan, and the Empire BlueCross Prism Plan. Any changes in coverage will be effective January 1, 2017.

Please Note: If you are not changing your health insurance coverage option, or adding eligible dependents to your health insurance plan, no action needs to be taken.

You are invited to attend an informational meeting on Wednesday, October 12th, 2016 at 2:00 PM at Capital Region BOCES, located at 900 Watervliet-Shaker Road in Albany. The meeting will be held in the Schoharie Room. Please be aware that there will be other informational meetings throughout the day, starting at 8AM. Those additional sessions will not be specifically designed for retirees however; please feel free to attend any of them as there will be representatives from the BOCES Human Resources team as well as from the Empire BlueCross Prism plan present to help answer any questions you might have.

During the meeting, the Empire BlueCross Prism Plan will be reviewed. Below is a high level comparison of the NYSHIP Plan and the Empire BlueCross Prism Plan. Further details will be provided at the meeting.

	Empire Prism Plan	NYSHIP Plan	
	In Network	In Network	Out of Network
Preventive Care	Covered in Full	Covered in Full	May be subject to 20% Coinsurance
Deductible	\$0	\$0	\$1,000 / \$3,000
Coinsurance	n/a	n/a	10% or 20%
Out of Pocket Max	\$6,600 / \$13,200	\$6,850/\$13,700	
Office Visit	\$10	\$20	Deductible & Coinsurance
Emergency Room	\$35	\$70	
Urgent Care	\$10	\$20	Deductible & Coinsurance
In-Patient Stay	Covered in Full	Covered in Full	10% of billed charges (Deductible & Coinsurance for Physician Visit)

The monthly contribution rates for dependent coverage include the medical and the prescription drug component for all plans.

NYSHIP Family	Both Under 65	\$538.60*
NYSHIP Family 1	1 Under 65 – 1 Over 65	\$538.60*
NYSHIP Family 2	Both Over 65	\$340.49*
NYSHIP surviving spouse	Medicare	\$452.79*
Empire BlueCross Prism	Family	\$621.81
Empire BlueCross Prism	Family both over 65	\$621.81

***NYSHIP rates are expected to increase January 1, 2017** but at this time the new rates are not available. We will distribute the new rates once they are known. Also for enrollees already in NYSHIP, the new rates will be reflected on your January bills.

If you are considering the Empire BlueCross Prism plan, there is an excellent chance that your current doctors are part of the Empire BlueCross network. In fact, Empire Blue Cross maintains one of the largest health benefits provider networks in the United States. Whether you are looking to see if a favorite doctor is in the network or you're looking for a new doctor, searching is as simple as going to empireblue.com. Under "Useful Tools" (on the right-hand side of the homepage) select "**Find a Doctor**" and follow these simple steps:

1. Under "*Search as a Member*" click the link below the Username and Password boxes to enter your "Identification number or alpha prefix (first three letters)" to search without logging in.
2. Next, type "YLK" (this is your plan specific prefix) in the box and select continue.
3. Using the drop down boxes, select what type of doctor and the location you are looking for, then select "*Search.*"
4. For more information about a provider (such as skills and training), just select his/her name in the directory.

Please note: If the Empire BlueCross Prism Plan is selected, Medicare Part B premiums will NOT be reimbursed on behalf of the retiree or their eligible dependent.

If you have any questions or if you would like to make a change to your coverage, please contact Anne Kennison at (518) 862-4912 or Jen Vona at (518) 862-4931.