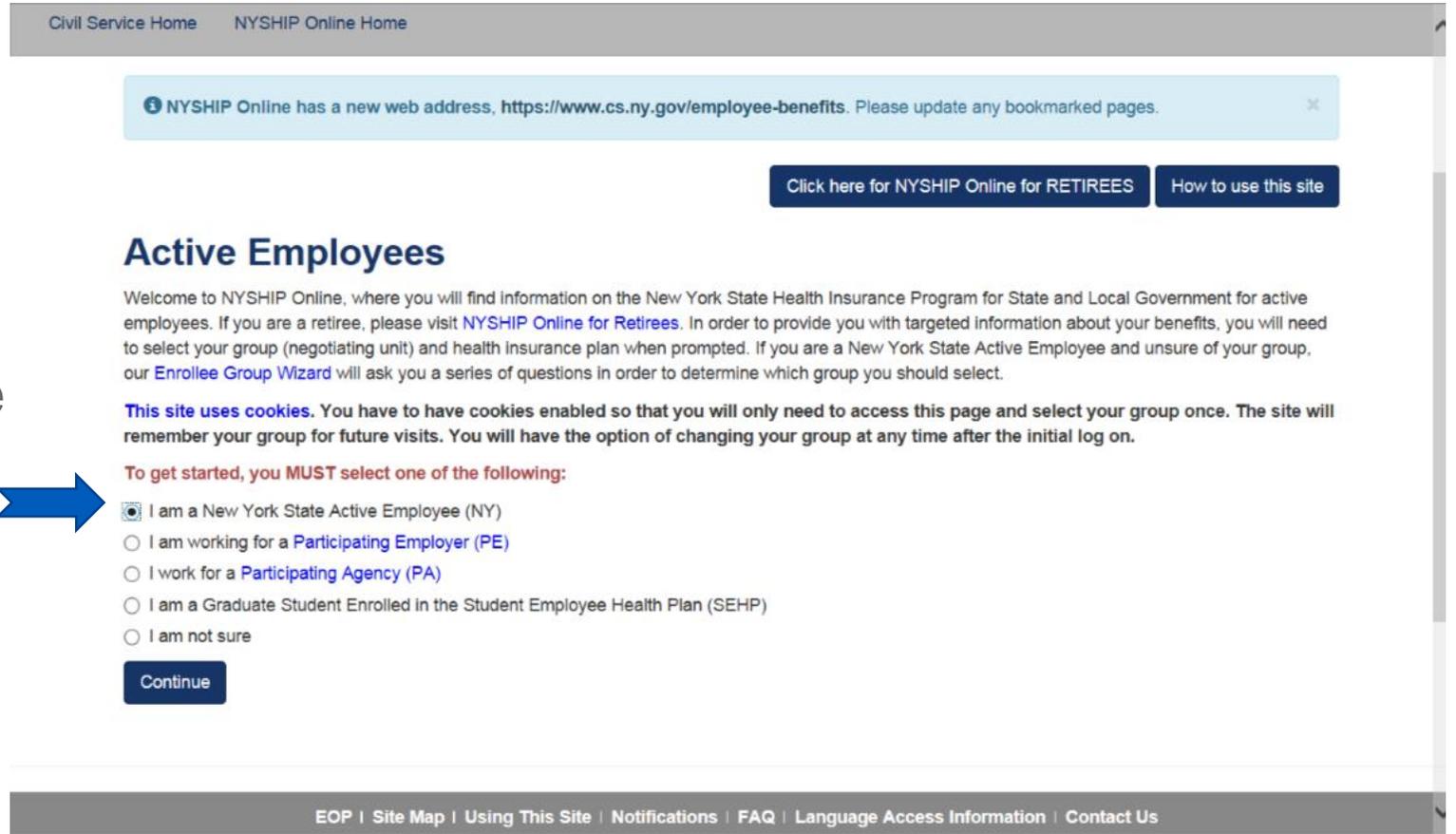


# Plan Comparison

- [cs.ny.gov/employee-benefits](https://cs.ny.gov/employee-benefits)
- I am a New York State Active Employee (NY)
- Continue



Civil Service Home NYSHIP Online Home

NYSHIP Online has a new web address, <https://www.cs.ny.gov/employee-benefits>. Please update any bookmarked pages.

[Click here for NYSHIP Online for RETIREES](#) [How to use this site](#)

## Active Employees

Welcome to NYSHIP Online, where you will find information on the New York State Health Insurance Program for State and Local Government for active employees. If you are a retiree, please visit [NYSHIP Online for Retirees](#). In order to provide you with targeted information about your benefits, you will need to select your group (negotiating unit) and health insurance plan when prompted. If you are a New York State Active Employee and unsure of your group, our [Enrollee Group Wizard](#) will ask you a series of questions in order to determine which group you should select.

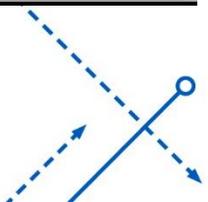
**This site uses cookies.** You have to have cookies enabled so that you will only need to access this page and select your group once. The site will remember your group for future visits. You will have the option of changing your group at any time after the initial log on.

To get started, you **MUST** select one of the following:

- I am a New York State Active Employee (NY)
- I am working for a [Participating Employer \(PE\)](#)
- I work for a [Participating Agency \(PA\)](#)
- I am a Graduate Student Enrolled in the Student Employee Health Plan (SEHP)
- I am not sure

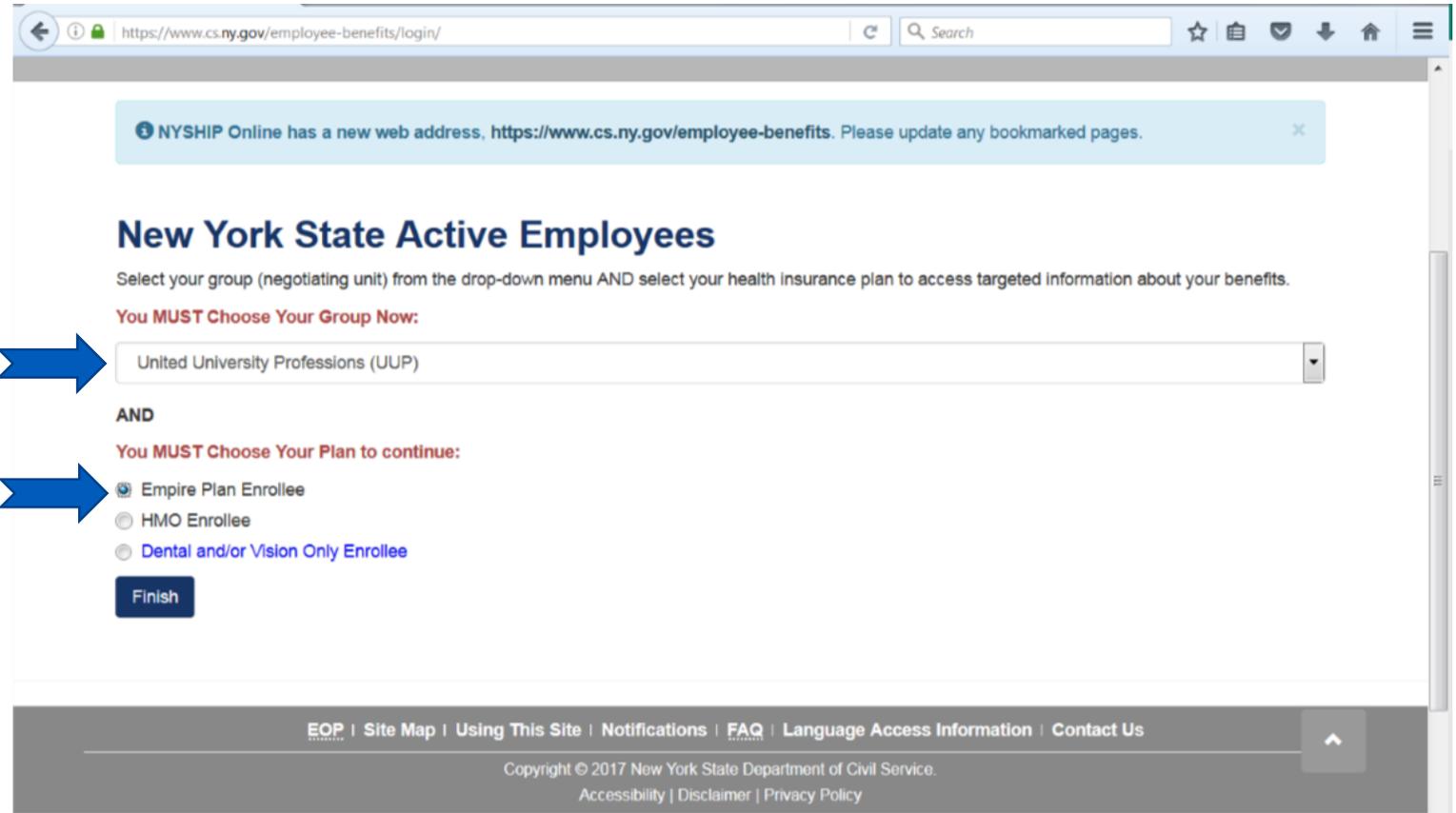
[Continue](#)

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# Plan Comparison

- Choose your group from drop down
- Select Empire Plan Enrollee
- Finish



NYSHIP Online has a new web address, <https://www.cs.ny.gov/employee-benefits>. Please update any bookmarked pages.

## New York State Active Employees

Select your group (negotiating unit) from the drop-down menu AND select your health insurance plan to access targeted information about your benefits.

**You MUST Choose Your Group Now:**

United University Professions (UUP)

**AND**

**You MUST Choose Your Plan to continue:**

Empire Plan Enrollee  
 HMO Enrollee  
 Dental and/or Vision Only Enrollee

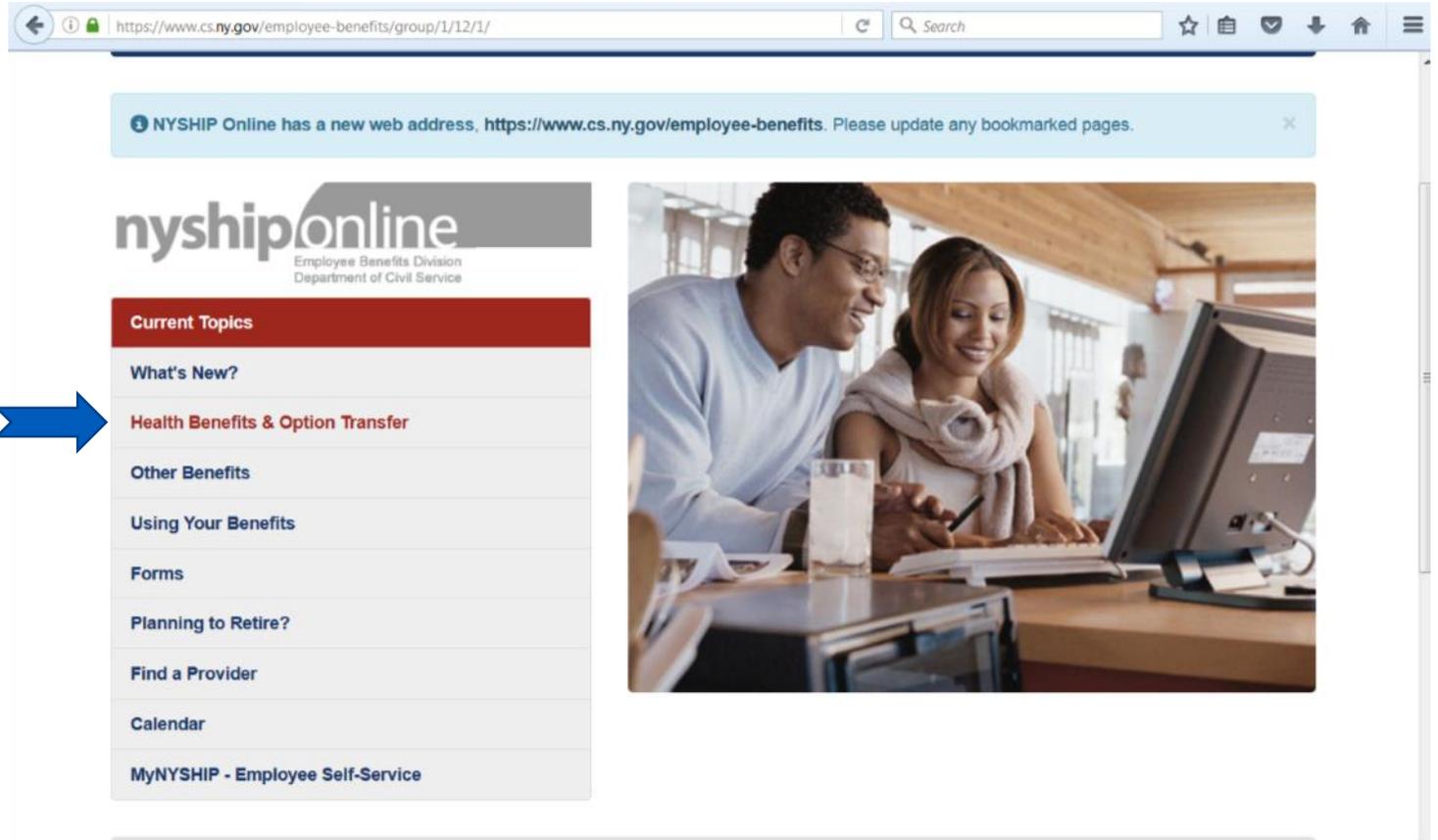
**Finish**

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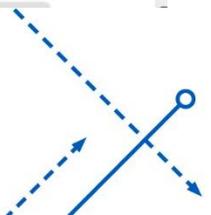
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# Plan Comparison

- Health Benefits & Option Transfer

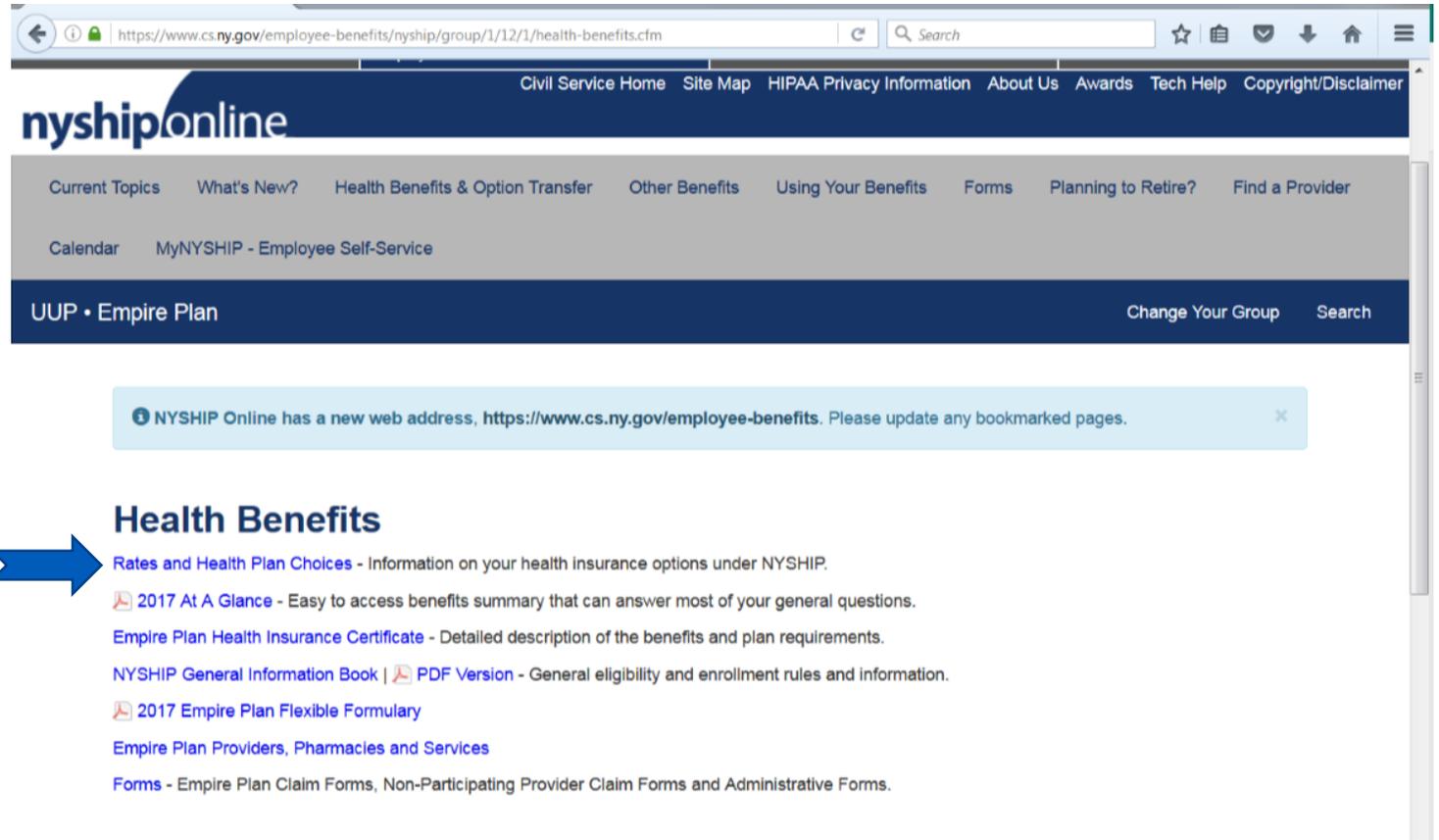


The screenshot shows a web browser window displaying the NYSHIP Online website. The address bar shows the URL <https://www.cs.ny.gov/employee-benefits/group/1/12/1/>. A notification banner at the top states: "NYSHIP Online has a new web address, <https://www.cs.ny.gov/employee-benefits>. Please update any bookmarked pages." The website header includes the "nyshiponline" logo and "Employee Benefits Division Department of Civil Service". A navigation menu on the left lists several categories, with "Health Benefits & Option Transfer" highlighted in red. Other categories include "Current Topics", "What's New?", "Other Benefits", "Using Your Benefits", "Forms", "Planning to Retire?", "Find a Provider", "Calendar", and "MyNYSHIP - Employee Self-Service". To the right of the menu is a photograph of a man and a woman looking at a computer monitor together.



# Plan Comparison

- Rates and Health Plan Choices



The screenshot shows the NYSHIP Online website interface. The browser address bar displays the URL: <https://www.cs.ny.gov/employee-benefits/nyship/group/1/12/1/health-benefits.cfm>. The website header includes the "nyshiponline" logo and a navigation menu with links for Civil Service Home, Site Map, HIPAA Privacy Information, About Us, Awards, Tech Help, and Copyright/Disclaimer. Below the header, there are several menu items: Current Topics, What's New?, Health Benefits & Option Transfer, Other Benefits, Using Your Benefits, Forms, Planning to Retire?, Find a Provider, Calendar, and MyNYSHIP - Employee Self-Service. A dark blue banner at the bottom of the header area displays "UUP • Empire Plan" on the left and "Change Your Group" and "Search" on the right. A light blue notification box below the banner states: "NYSHIP Online has a new web address, <https://www.cs.ny.gov/employee-benefits>. Please update any bookmarked pages." The main content area is titled "Health Benefits" and features a blue arrow pointing to the "Rates and Health Plan Choices" link. Other links listed include "2017 At A Glance", "Empire Plan Health Insurance Certificate", "NYSHIP General Information Book | PDF Version", "2017 Empire Plan Flexible Formulary", "Empire Plan Providers, Pharmacies and Services", and "Forms".

## Health Benefits

[Rates and Health Plan Choices](#) - Information on your health insurance options under NYSHIP.

[2017 At A Glance](#) - Easy to access benefits summary that can answer most of your general questions.

[Empire Plan Health Insurance Certificate](#) - Detailed description of the benefits and plan requirements.

[NYSHIP General Information Book](#) | [PDF Version](#) - General eligibility and enrollment rules and information.

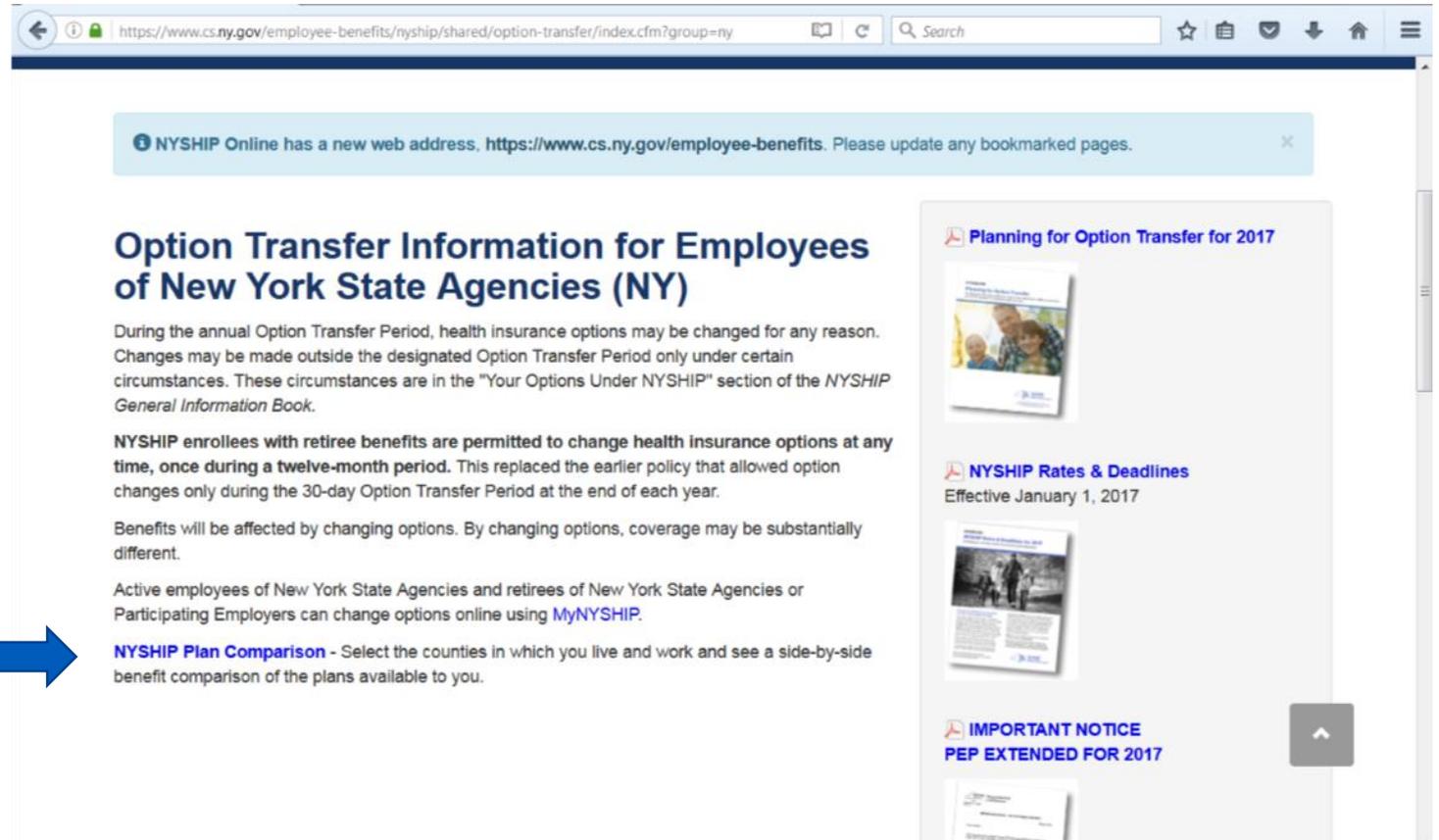
[2017 Empire Plan Flexible Formulary](#)

[Empire Plan Providers, Pharmacies and Services](#)

[Forms](#) - Empire Plan Claim Forms, Non-Participating Provider Claim Forms and Administrative Forms.

# Plan Comparison

- NYSHIP Plan Comparison



NYSHIP Online has a new web address, <https://www.cs.ny.gov/employee-benefits>. Please update any bookmarked pages.

## Option Transfer Information for Employees of New York State Agencies (NY)

During the annual Option Transfer Period, health insurance options may be changed for any reason. Changes may be made outside the designated Option Transfer Period only under certain circumstances. These circumstances are in the "Your Options Under NYSHIP" section of the *NYSHIP General Information Book*.

**NYSHIP enrollees with retiree benefits are permitted to change health insurance options at any time, once during a twelve-month period.** This replaced the earlier policy that allowed option changes only during the 30-day Option Transfer Period at the end of each year.

Benefits will be affected by changing options. By changing options, coverage may be substantially different.

Active employees of New York State Agencies and retirees of New York State Agencies or Participating Employers can change options online using [MyNYSHIP](#).

**NYSHIP Plan Comparison** - Select the counties in which you live and work and see a side-by-side benefit comparison of the plans available to you.

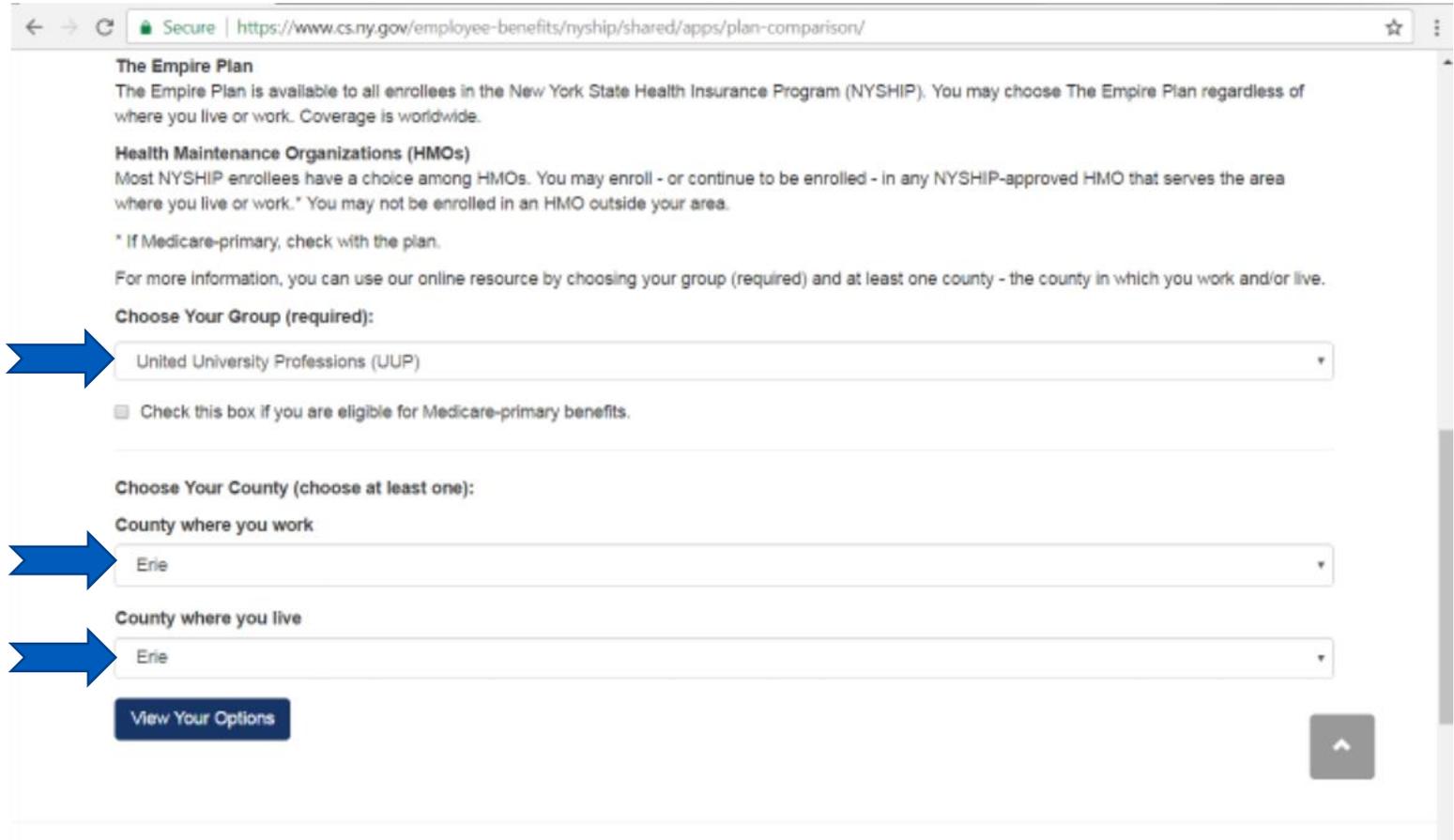
[Planning for Option Transfer for 2017](#)

[NYSHIP Rates & Deadlines](#)  
Effective January 1, 2017

**IMPORTANT NOTICE**  
PEP EXTENDED FOR 2017

# Plan Comparison

- Choose Your Group
- Choose where you work
- Choose where you live
- View Your Options



Secure | <https://www.cs.ny.gov/employee-benefits/nyship/shared/apps/plan-comparison/>

**The Empire Plan**  
The Empire Plan is available to all enrollees in the New York State Health Insurance Program (NYSHIP). You may choose The Empire Plan regardless of where you live or work. Coverage is worldwide.

**Health Maintenance Organizations (HMOs)**  
Most NYSHIP enrollees have a choice among HMOs. You may enroll - or continue to be enrolled - in any NYSHIP-approved HMO that serves the area where you live or work.\* You may not be enrolled in an HMO outside your area.

\* If Medicare-primary, check with the plan.

For more information, you can use our online resource by choosing your group (required) and at least one county - the county in which you work and/or live.

**Choose Your Group (required):**

United University Professions (UUP) ▼

Check this box if you are eligible for Medicare-primary benefits.

**Choose Your County (choose at least one):**

**County where you work**

Erie ▼

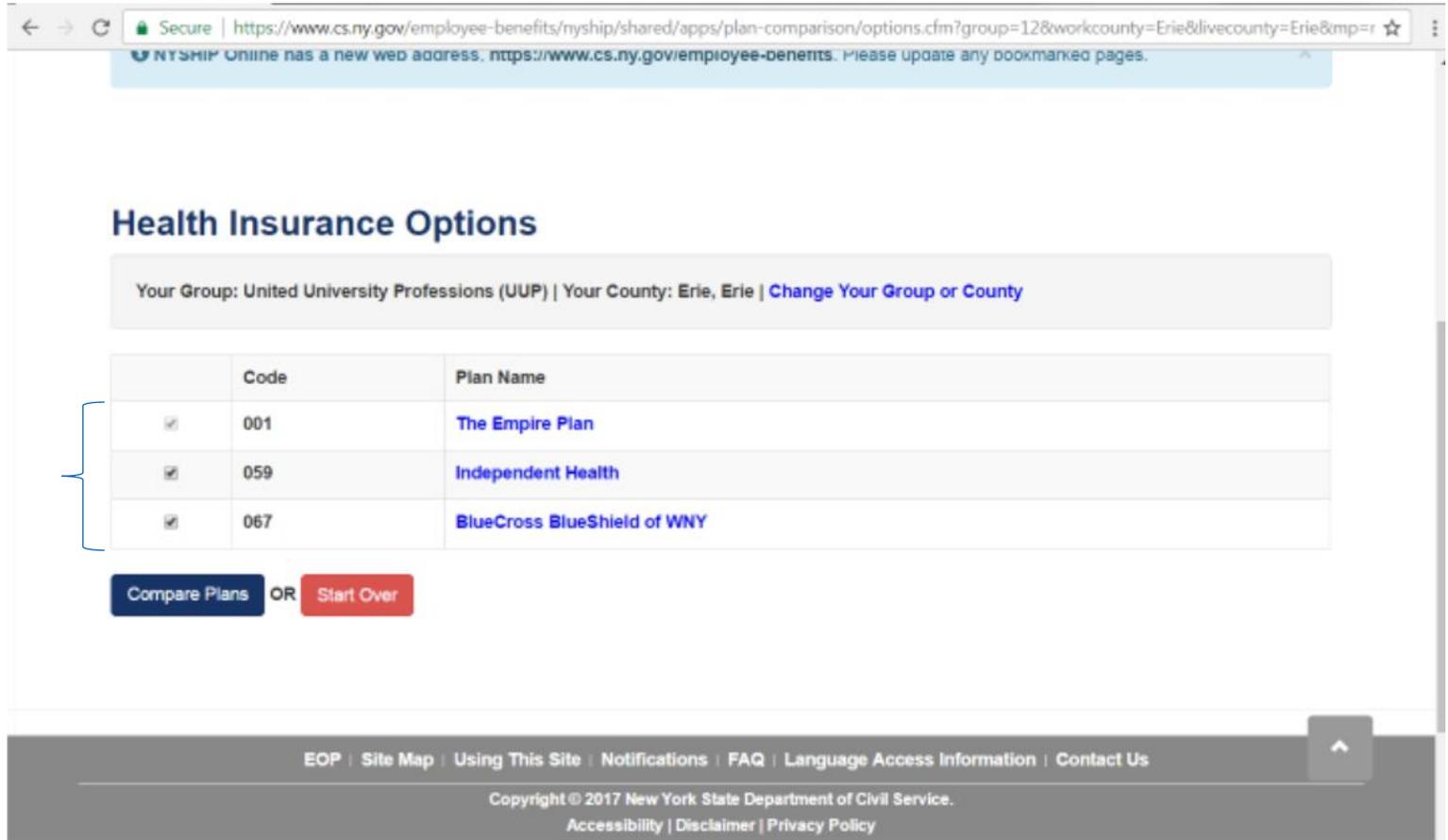
**County where you live**

Erie ▼

[View Your Options](#)

# Plan Comparison

- Checkmark each plan
- Compare Plans



Secure | <https://www.cs.ny.gov/employee-benefits/nyship/shared/apps/plan-comparison/options.cfm?group=12&workcounty=Erie&livecounty=Erie&mp=r>

NYSHIP Online has a new web address: <https://www.cs.ny.gov/employee-benefits>. Please update any bookmarked pages.

## Health Insurance Options

Your Group: United University Professions (UUP) | Your County: Erie, Erie | [Change Your Group or County](#)

|                                     | Code | Plan Name                                   |
|-------------------------------------|------|---|
| <input checked="" type="checkbox"/> | 001  | <a href="#">The Empire Plan</a>             |
| <input checked="" type="checkbox"/> | 059  | <a href="#">Independent Health</a>          |
| <input checked="" type="checkbox"/> | 067  | <a href="#">BlueCross BlueShield of WNY</a> |

[Compare Plans](#) OR [Start Over](#)

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# Plan Comparison

- View Comparison

Secure | <https://www.cs.ny.gov/employee-benefits/nyship/shared/apps/plan-comparison/compare.cfm?group=12&workcounty=Erie&livecounty=Erie&mp=>

### NYSHIP Plan Comparison

|                                 | Empire Plan<br><a href="#">(View SBC)</a>            |                               |                                  | Independent Health HMO<br><a href="#">(View SBC)</a> | BlueCross BlueShield of Western New York<br><a href="#">(View SBC)</a> |
|---------------------------------|--|-------------------------------|----------------------------------|--|--|
|                                 | Network Hospital Benefits                            | Participating Provider        | Non-Participating Provider       |  |  |
| Office Visits                   |  | \$20 per visit <sup>[1]</sup> | Basic Medical <sup>[1]</sup>     | \$20 per visit                                       | \$20 per visit   |
| Annual Adult Routine Physicals  |  | No copayment <sup>[1]</sup>   | Basic Medical <sup>[1] [2]</sup> | No copayment   | No copayment   |
| Well Child Care                 |  | No copayment <sup>[1]</sup>   | Basic Medical <sup>[1]</sup>     | No copayment   | No copayment   |
| Specialty Office Visits         |  | \$20 per visit <sup>[1]</sup> | Basic Medical <sup>[1]</sup>     | \$20 per visit                                       | \$20 per visit   |
| Diagnostic/Therapeutic Services |  |                               |                                  |  |  |
| Radiology                       | \$30 or \$40 per outpatient visit <sup>[1] [2]</sup> | \$20 per visit <sup>[1]</sup> | Basic Medical <sup>[1]</sup>     | \$20 per visit <sup>[1]</sup>                        | \$20 per visit   |
| Lab Tests                       | \$30 or \$40 per outpatient visit <sup>[1] [2]</sup> | \$20 per visit <sup>[1]</sup> | Basic Medical <sup>[1]</sup>     | \$10 per visit <sup>[2]</sup>                        | No copayment <sup>[1]</sup>  |
| Pathology                       | No copayment   | \$20 per visit <sup>[1]</sup> | Basic Medical <sup>[1]</sup>     | \$10 per visit                                       | No copayment   |
| EKG/EEG                         | \$30 or \$40 per outpatient visit <sup>[1] [2]</sup> | \$20 per visit <sup>[1]</sup> | Basic Medical <sup>[1]</sup>     | \$20 per visit                                       | \$20 per visit   |