

Important Information - Empire Plan 2023 Premiums for CSEA Executive Branch Enrollees

The 2023 NYSHIP health insurance premiums were recently released. When reviewing this information, it is important to remember that The Empire Plan premiums are not negotiated. The Empire Plan is an experienced rated plan; actual claims, plan utilization, and other expenses from the previous year are used by the State and Empire Plan carriers to determine the full share health insurance premiums.

During negotiations, CSEA was successful to ensure there were ***NO changes in the premium percentage amount*** the State and NYSHIP enrollees contribute toward the full share health insurance premium, for the duration of the contract.

The biweekly full-share Empire Plan premium, the premium contribution percentage CSEA members are responsible for, and the actual biweekly enrollee premium contributions for 2023 are illustrated below. The premiums for 2022 are also included for comparison purposes.

INDIVIDUAL BIWEEKLY EMPIRE PLAN PREMIUMS

	Individual - Enrollee Premium Percentage Contribution Required NYS would pay remainder	2022 BIWEEKLY FULL SHARE and Enrollee Biweekly Premium Contribution	2023 BIWEEKLY FULL SHARE and Enrollee Biweekly Premium Contributions
BIWEEKLY FULL-SHARE	100% of biweekly premium	\$424.09	\$466.78
Grade 9 and below	12%	\$50.89	\$56.01
Grade 10 and above	16%	\$67.85	\$74.68

FAMILY BIWEEKLY EMPIRE PLAN PREMIUMS

	Family - Enrollee Premium Percentage Contribution (Individual/Dependent) NYS would pay remainder	2022 BIWEEKLY FULL SHARE and Enrollee Biweekly Premium Contribution	2023 BIWEEKLY FULL SHARE and Enrollee Biweekly Premium Contributions
BIWEEKLY FULL-SHARE	100% of biweekly premium	\$1,049.50	\$1,154.82
Grade 9 and below	12%/27%	\$219.75	\$241.79
Grade 10 and above	16%/31%	\$261.73	\$287.98

Please contact the Health Benefits Department at 1-800-286-5242 with any questions