NOVEMBER 2026

NYSHIP RATES AND INFORMATION FOR 2027



For retirees, vestees, dependent survivors, preferred list enrollees and their covered dependents | NYS

NEW YORK STATE | Department of Civil Service
New York State Health Insurance Program

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239 • nyship.ny.gov

Understanding Your Premium

Before reviewing the 2027 rates, here's what you need to know about your NYSHIP premium.

Lifetime Sick Leave Credit

If you had unused sick leave when you retired, it was converted into sick leave credit and applied as an offset to your NYSHIP premium. Your monthly sick leave credit is shown in the letter you received from the Employee Benefits Division upon your retirement.

Although premiums are subject to change annually, your sick leave credit will not change. To calculate the balance you will pay in calendar year 2027, subtract your monthly sick leave credit from the new monthly premium.

Your Notice of Change

If you receive your pension by direct deposit, your retirement system will notify you of any deduction changes via a Notice of Change letter. This document will show your new monthly premium deduction for 2027.

If you pay the Employee Benefits Division (EBD) directly, the 2027 rate for your current NYSHIP plan will appear on your December bill for your January coverage.

Have you received an offer for a Medicare Advantage or prescription drug plan?

Joining a Medicare Advantage or prescription drug plan that is not part of NYSHIP will terminate your NYSHIP coverage. Contact EBD if you have questions.

Changing Your Health Plan Option

You may change your NYSHIP plan once anytime during a 12-month period.

You may change your plan more than once only if you:

- Permanently move outside your HMO's service area
- Move to a new permanent address served by a different NYSHIP HMO
- Add a newly eligible dependent to your coverage

No action is required if you wish to keep your current plan and still qualify for it.

How To Make Changes

To change your plan, complete the *NYSHIP Health Insurance Transaction Form* (PS-404R) on nyship.ny.gov and return it to:

NYS Department of Civil Service
Employee Benefits Division
Program Administration Unit
Albany, NY 12239

After You Make a Change

If your request is approved, your new NYSHIP premium deduction (including any necessary retroactive adjustment) will be reflected in your pension check or monthly billing statement. The timing of any retroactive adjustment depends on when your plan change request is received and processed by EBD.

Your Health Plan Options

As a NYSHIP enrollee, you can choose one of the following health plans:

- The Empire Plan
- A NYSHIP-approved health maintenance organization (HMO)

Empire Plan benefits are available worldwide. To enroll in an HMO, you must live or work in that HMO's geographic service area.

Visit nyship.ny.gov for more information about how benefits differ between plans and to access the Compare NYSHIP Plans page.

Scan the QR code to get started.

CODE AND PLAN	COVERAGE AREA	CONTACT INFORMATION
001 **The Empire Plan**	Worldwide	1-877-769-7447 nyship.ny.gov **Medical/Surgical Program:** TTY: 1-888-697-9054 **Hospital, Mental Health/Substance Use and Prescription Drug Programs:** TTY: 711
066 **Blue Choice**	Livingston, Monroe, Ontario, Seneca, Wayne and Yates Counties	1-800-499-1275 TTY: 1-800-662-1220 excellusbcbs.com/mygroup/nyship Medicare Blue Choice: 1-877-883-9577
063 **Capital District Physicians' Health Plan (CDPHP)** **(Capital Region)**	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington Counties	518-641-3700 or 1-800-777-2273 TTY: 711 cdphp.com/stateemployees Medicare Advantage: 518-641-3950 or 1-888-248-6522 cdphp.com/statemedicareretirees
300 **Capital District Physicians' Health Plan (CDPHP)** **(Central New York)**	Broome, Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Otsego, St. Lawrence and Tioga Counties	518-641-3700 or 1-800-777-2273 TTY: 711 cdphp.com/stateemployees Medicare Advantage: 518-641-3950 or 1-888-248-6522 cdphp.com/statemedicareretirees
310 **Capital District Physicians' Health Plan (CDPHP)** **(Hudson Valley)**	Delaware, Dutchess, Orange and Ulster Counties	518-641-3700 or 1-800-777-2273 TTY: 711 cdphp.com/stateemployees Medicare Advantage: 518-641-3950 or 1-888-248-6522 cdphp.com/statemedicareretirees
050 **EmblemHealth** **(Downstate)**	Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester Counties	1-800-447-8255 TTY: 1-888-447-4833 emblemhealth.com/resources/new-york-state-employees Medicare Advantage: 1-877-344-7364

CODE AND PLAN	COVERAGE AREA	CONTACT INFORMATION
220 **EmblemHealth** **(Capital Region)**	Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington Counties	1-800-447-8255 TTY: 1-888-447-4833 emblemhealth.com/resources/new-york-state-employees Medicare Advantage: 1-877-344-7364
350 **EmblemHealth** **(Hudson Valley)**	Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster Counties	1-800-447-8255 TTY: 1-888-447-4833 emblemhealth.com/resources/new-york-state-employees Medicare Advantage: 1-877-344-7364
067 **Highmark Blue Cross Blue Shield**	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming Counties	1-844-639-2441 TTY: 711 highmark.com/member/nyship-bcbswny.html Medicare Senior Blue HMO: 1-800-329-2792
069 **Highmark Blue Shield**	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington Counties	1-844-639-2440 TTY: 711 highmark.com/member/nyship-blueshieldneny.html Medicare Senior Blue HMO: 1-800-329-2792
072 **HMOBlue** **(Central New York Region)**	Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins Counties	1-800-499-1275 TTY: 1-800-662-1220 excellusbcbs.com/mygroup/nyship Medicare HMOBlue: 1-877-883-9577
160 **HMOBlue** **(Utica Region)**	Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence Counties	1-800-499-1275 TTY: 1-800-662-1220 excellusbcbs.com/mygroup/nyship Medicare HMOBlue: 1-877-883-9577

CODE AND PLAN	COVERAGE AREA	CONTACT INFORMATION
059 **Independent Health**	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming Counties	1-800-501-3439 TTY: 716-631-3108 independenthealth.com/NYSHIP Medicare Advantage: 1-800-665-1502 TTY: 711
058 **MVP Health Care (Rochester)**	Chemung, Genesee, Livingston, Monroe, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming and Yates Counties	1-888-687-6277 TTY: 711 mvphealthcare.com/welcome/nyship Medicare Advantage: 1-800-209-3945
060 **MVP Health Care (East)**	Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington Counties	1-888-687-6277 TTY: 711 mvphealthcare.com/welcome/nyship Medicare Advantage: 1-800-209-3945
330 **MVP Health Care (Central New York)**	Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins Counties	1-888-687-6277 TTY: 711 mvphealthcare.com/welcome/nyship Medicare Advantage: 1-800-209-3945
340 **MVP Health Care (Mid-Hudson)**	Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester Counties	1-888-687-6277 TTY: 711 mvphealthcare.com/welcome/nyship Medicare Advantage: 1-800-209-3945
360 **MVP Health Care (North)**	Clinton, Essex, Franklin and St. Lawrence Counties	1-888-687-6277 TTY: 711 mvphealthcare.com/welcome/nyship Medicare Advantage: 1-800-209-3945

2027 MONTHLY PREMIUMS FOR NYS RETIREES, VESTEES, DEPENDENT SURVIVORS AND PREFERRED LIST ENROLLEES

Rates for retirees do not reflect sick leave credit. Preferred list enrollees use the same rates as employees who retired on or after 1/1/12.

		Retirement between 1/1/83 and 12/31/11 (all salary grades) **or** Retirement on or after 1/1/12 from salary grade 13 and below (or equivalent salary)*		Retirement on or after 1/1/12 from salary grade 14 and above (or equivalent salary)*		Eligible survivors of active employees who died on or after 4/1/79 **or** Eligible survivors of retirees who retired on or after 4/1/79		Vestees, long-term disability enrollees and all other dependent survivors	
Code	**Plan**	**Individual**	**Family**	**Individual**	**Family**	**Individual**	**Family**	**Individual**	**Family**
001	The Empire Plan	$149.56	$676.45	$199.41	$804.35	$124.63	$612.49	$1,246.30	$3,197.73
066	Blue Choice	$120.73	$518.17	$160.98	$617.30	$100.61	$468.61	$1,006.10	$2,478.11
063	Capital District Physicians' Health Plan (CDPHP) (Capital Region)	$183.87	$574.72	$230.72	$686.86	$160.44	$518.66	$1,214.71	$2,803.43
300	Capital District Physicians' Health Plan (CDPHP) (Central New York)	$272.65	$634.65	$320.46	$758.10	$248.74	$572.92	$1,324.54	$3,086.40
310	Capital District Physicians' Health Plan (CDPHP) (Hudson Valley)	$413.57	$933.13	$461.57	$1,058.57	$389.56	$870.38	$1,469.70	$3,402.67
050	EmblemHealth – HIP (Downstate)	$288.97	$767.75	$340.30	$902.29	$263.31	$700.48	$1,418.20	$3,415.49
220	EmblemHealth – HIP (Capital Region)	$412.81	$1,079.92	$465.75	$1,218.41	$386.33	$1,010.65	$1,577.69	$3,806.21
350	EmblemHealth – HIP (Hudson Valley)	$145.28	$603.28	$193.70	$719.55	$121.06	$545.13	$1,210.65	$2,906.95
067	Highmark Blue Cross Blue Shield	$141.37	$605.14	$188.49	$720.97	$117.80	$547.22	$1,178.05	$2,895.72
069	Highmark Blue Shield	$149.42	$587.76	$199.23	$702.51	$124.52	$530.39	$1,245.20	$2,868.68
072	HMOBlue (Central New York Region)	$145.82	$617.08	$194.42	$735.50	$121.51	$557.86	$1,215.13	$2,960.55
160	HMOBlue (Utica Region)	$206.51	$709.90	$256.05	$841.73	$181.73	$643.96	$1,296.61	$3,301.86
059	Independent Health	$132.68	$564.12	$176.90	$672.26	$110.56	$510.04	$1,105.64	$2,703.58
058	MVP Health Care (Rochester)	$140.49	$553.41	$187.32	$661.42	$117.07	$499.40	$1,170.72	$2,700.06
060	MVP Health Care (East)	$141.19	$556.83	$188.25	$665.46	$117.66	$502.51	$1,176.59	$2,715.99
330	MVP Health Care (Central New York)	$278.41	$637.92	$326.75	$762.25	$254.24	$575.76	$1,342.01	$3,108.22
340	MVP Health Care (Mid-Hudson)	$272.99	$630.44	$320.47	$753.12	$249.24	$569.10	$1,317.68	$3,066.99
360	MVP Health Care (North)	$265.41	$628.33	$313.58	$750.87	$241.31	$567.06	$1,325.36	$3,063.47

* UUP-represented members should refer to their contract for specific amounts.

New York State
Department of Civil Service
Employee Benefits Division
PO Box 1068
Schenectady, New York 12301-1068
nyship.ny.gov

Time-Sensitive Materials

Please do not send mail or correspondence to the return address above. See the front cover for address information.

Department of Civil Service
New York State Health Insurance Program

Important health insurance information
for the enrollee, covered spouse and
other covered dependents

Rates and Information for 2027 (Retiree) – November 2026

Your only notice of health insurance rate changes for 2027

It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the NYSHIP website at nyship.ny.gov. Visit the NYSHIP website for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

2027 Rates and Information was printed on paper containing recycled fiber using environmentally sensitive inks.

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