

EXHIBIT 14



**Department of
Civil Service**

Timeline of Key Events for Plan Year 2026
 “Health Maintenance Organizations
 Specifications for the NYSHIP”

Release of Specifications for HMOs Participation in the New York State Health Insurance Program.	January 10, 2025
Proposal Due Date	March 4, 2025 (3:00 p.m. ET)
Clarifying Questions are Due to Offeror	April 15, 2025
Due Date for Offeror Responses to Clarifying Questions	April 29, 2025
Notification of Approval/Disapproval Date as described in Section 2.1(8) of 2025 Specifications	May 9, 2025
Deadline for Submission of Premium Rates to the Department (including all applicable riders) as described in Section 1.5 of the 2025 Specifications and in compliance with requirements stated in the annual Premium Rate Call Letter sent by the DCS.	September 1, 2025 (tentative – due date stated in Premium Rate Call Letter may differ and is controlling)
Deadline for mailing Required Communications Materials to existing plan members as required in Section 5.2.5 of the 2025 Specifications (must be submitted to all JLMC Contact Members). Final versions of all communications materials must be provided to the JLMC Contact Members one (1) week prior to distribution to enrollees. HMO must submit confirmation to the Department upon completion of all member communications mailings. Required Communication Materials are Cover Letter, Schedule of Benefits, and applicable Side-by-Side of Comparison of Benefit Changes.	October 24, 2025
Deadline for HMOs to submit copies of Optional Marketing Material to all JLMC Contact Members as described in Section 3.6(1)(r) of the 2025 Specifications.)	November 7, 2025
Deadline for Rate Acknowledgment Documentation (e.g. Rate submission filed with the New York State Department of Financial Services (DFS), DFS SERFF Disposition Notice acknowledging approval or rejection of rate change submission) to the Department.	February 2026
Note: NYSHIP rates submitted to the Department that have been filed and approved by DFS must be accompanied by the required documentation of approval at the time of submission.	