



NYSHIP Option Transfer Information for 2020



November 2019

For Active Employees of Participating Employers and their Enrolled Dependents



NYSHIP
New York State
Health Insurance Program

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239
www.cs.ny.gov/employee-benefits

Choose Your Health Insurance Option for 2020 by December 31, 2019

The Option Transfer Period is here – the time to choose the health insurance option you want for 2020. The New York State Health Insurance Program (NYSHIP) offers you the choice of The Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where you live or work. **Note:** Not all Participating Employers offer NYSHIP HMO coverage.

Except under limited circumstances, you cannot change options outside the annual Option Transfer Period.

To change your health insurance option during the Option Transfer Period, contact your Health Benefits Administrator (HBA) as soon as possible for the *Health Insurance Transaction Form* (PS-404). Return the completed and signed form to your HBA by **December 31, 2019**.

NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION AND STILL QUALIFY FOR IT.

Health Insurance Information For 2020

Your Health Insurance Premium

Your employer will notify you of your 2020 health insurance cost. Your share of the health insurance premium, if any, is only part of the cost of coverage. Your employer pays at least 50 percent of the cost for Individual coverage. If you have Family coverage, your employer pays at least 50 percent of the cost for Individual coverage plus at least 35 percent of the additional cost for dependent coverage.

Choices Explains Your Current Option and Other Available Options

If you are considering changing your health insurance option for 2020 or wish to review your current option, ask your HBA for a copy of *Health Insurance Choices for 2020*, your guide to NYSHIP options. You can also find *Choices* on NYSHIP Online at www.cs.ny.gov/employee-benefits. Select your group and plan, if prompted, and then click on Health Benefits & Option Transfer. Choose Health Plan Choices for the most up-to-date option transfer information or to use our NYSHIP Plan Comparison tool to compare the benefits provided by each of the NYSHIP plans in your area. Select the NYSHIP Plan Comparison and then choose your group and the counties where you live and work. Check the box next to the plans you want to compare and click on Compare Plans to view a side-by-side comparison.

As of January 1, 2020, the Empire BlueCross BlueShield HMOs will no longer be offered through NYSHIP. If you currently have coverage under an Empire BlueCross BlueShield HMO, you must make an option change. As previously advised, if no action has been taken by December 20, 2019 however, you will be enrolled in The Empire Plan for plan year 2020 to ensure no interruption in coverage.

Your current plan will notify you directly of any copayment or benefit changes for 2020.

If you have questions about The Empire Plan, call NYSHIP toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical/Surgical Program and then the appropriate prompt for answers to Option Transfer benefit questions.

For questions about NYSHIP HMOs, contact the HMOs directly. (See *Choices* for telephone numbers.)

Note: If you have prescription drug coverage through a union Employee Benefit Fund, your prescription drug benefits will not change if you change plans. Call your Benefit Fund for information on your prescription drug coverage.

Consider Carefully

Be sure you understand how your benefits will be affected if you change options. You are choosing a benefit package for yourself and your covered dependents for the entire 2020 plan year. Changing options may result in substantially different coverage and cost.

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a standardized comparison document required by the Patient Protection and Affordable Care Act.

To view a copy of the *SBC* for The Empire Plan or a NYSHIP HMO, visit www.cs.ny.gov/sbc. If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical/Surgical Program to request a copy for The Empire Plan. If you need an *SBC* for a NYSHIP HMO, contact the HMO directly.

Changing Options Outside the Option Transfer Period

You may change options outside the designated Option Transfer Period only under the following circumstances:

- You are enrolled in an HMO and you no longer live or work in that HMO's service area: You must change plans to keep your NYSHIP coverage. You may change to The Empire Plan or a NYSHIP-approved HMO that serves your new area.
- You move to a new permanent address and your new home area is served by a NYSHIP-approved HMO that did not serve your previous home area: You may change to the new HMO regardless of which plan you were in before you moved.
- You have a job change out of an HMO's service area: You may change to an HMO that was not available where you worked previously.

- You add a newly-eligible dependent to your coverage.
- You return to work after military leave.
- You return to work after a break in service if you were ineligible to continue enrollment during the break, or you are assigned a new service anniversary date.
- You return to the payroll after going on Leave Without Pay and missed an Option Transfer Period.
- You are covered under a prescription drug program provided by a union Employee Benefit Fund and you lose eligibility for that coverage because of a change in negotiating unit: You may change plans when the negotiating unit change takes place.
- Your dependent experiences an unforeseen change in permanent residence and is no longer in your HMO's approved service area. **Note:** A student attending college outside your HMO's service area is not considered to have made an unforeseen change in permanent residence.
- You retire or vest your health insurance.

If you experience one of these events, contact your HBA as soon as possible. Any changes must be made in a timely manner (within 30 days).

If you have questions about providers, talk with The Empire Plan administrators or your HMO, depending on your coverage. If your child is in school outside your HMO's service area, talk with your HMO about emergencies and other services.

Important Dates For Your Benefit Choices

December 31, 2019

Deadline for submitting the signed *Health Insurance Transaction Form (PS-404)* to your agency HBA.

If you want to change your health insurance option, do so as early as possible in the Option Transfer Period. Your enrollment record will show your new option if you need services in January 2020.

January 1, 2020

Start date for change of health insurance plan for employees of Participating Employers.

New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, NY 12301-1068
www.cs.ny.gov

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NYSHIP
New York State
Health Insurance Program

NYSHIP Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

*Option Transfer Information for 2020
for Participating Employers – November 2019*

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 NYSHIP Online at www.cs.ny.gov/employee-benefits. Visit NYSHIP Online 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 your Health Benefits Administrator.

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2020 OT Info for PEs PE0157

Retiring or Vesting In 2020?

If you continue your NYSHIP enrollment as a retiree or vestee, you may change your health insurance plan when your status changes. As a retiree or vestee, you may also change health insurance options at any time once during a 12-month period. If you are planning to retire or vest in 2020, ask your HBA for a copy of *Choices for Retirees* to see how retirement will affect your coverage. Visit NYSHIP Online at www.cs.ny.gov/employee-benefits for this publication and more information about retirement. Select your group and plan, if prompted, and then select Planning to Retire.

Keep Your Information Up To Date

Be sure to keep your personal information updated such as your name, address and phone number. Notify your HBA when changes in your family, marital or employment status affect your coverage. Please act promptly as deadlines may apply. See your *General Information Book* for details.