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NANCY G. GROENWEGEN COMMISSIONER

NY09-43

MEMORANDUM

TO:New York State Health Benefits AdministratorsFROM:Employee Benefits DivisionSUBJECT:Communications Plan: Option Transfer Period for 2010DATE:September 22, 2009

We are pleased to announce the communications schedule for this year's Option Transfer Period. A separate memorandum will address transactions and other option transfer items.

Poster

Later this week, we will send you option transfer posters equal to two percent of your NYSHIP enrollment as a reminder of the Option Transfer Period, the Flex Spending Account deadline of November 16, the Productivity Enhancement Program deadline of November 27 and the pre-tax deadline of November 30. Please post them immediately and leave them up through the Option Transfer Period.

As we did last year, we will post a PDF of the Option Transfer Poster on HBA Online with this memo for agencies that no longer post paper versions and instead use electronic means for communication with employees. If you would like to opt out of receiving paper copies of ALL posters in the future, please contact the Communications Unit at (518) 457-7757 and make this request, including your agency name and code.

Planning for Option Transfer

Planning for Option Transfer flyers will be mailed to enrollee homes beginning September 25, 2009. We will also ship you a supply of flyers equal to three percent of your NYSHIP enrollment. Please distribute these at information meetings and to employees who request them. If your agency requires more than three percent, please use the enclosed Special Order Form to order more. Or use the online publication ordering system. Look for [NF0332 Planning for OT/Sept 2009].

Health Insurance Choices

We will also ship you a supply of *Choices*, this year's option transfer booklet, in October. We are publishing two versions of *Choices* for active employees again this year. One version is for settled groups (blue) and one for unsettled groups (green).

As of the date of this memo, the following groups should receive the settled (blue) version:

- CSEA;
- DC 37;
- Legislature;
- M/C;
- NYSCOPBA (represented);
- PBA-Troopers;
- PBA-Supervisors;
- PEF;
- PIA; and
- UUP.

As of the date of this memo, the following groups should receive the unsettled (green) version:

- Council 82; and
- NYSCOPBA (contract affected).

We will ship you a supply of the settled (blue) version equal to 10 percent of your NYSHIP enrollment. We will only send the unsettled (green) version of Choices to those agencies that have enrollees in these groups. When the unsettled groups reach agreement, new enrollees in these groups should receive the settled version. You will receive notification of this from EBD when it occurs. Please distribute the appropriate versions for their group to employees who request them. Our inventory will accommodate agencies that need more than the supply shipped. You can order more from the Special Order Form attached to this memo or online, but please do not order publications until you have received your shipment.

Benefits Information

The Empire Plan benefit information in Active *Choices* is up to date for January 1, 2010. We will provide any additional information to you as it becomes available. Please provide employees with the most recent group-specific information when they request it.

Distribution of Rate Flyer

A six-page rate flyer, *Rates & Deadlines for 2010*, will be mailed to enrollee homes when rates are approved. The rate flyers provide the rates for 2010, the deadline for option changes and other important dates, such as payroll deduction dates. We will send you a supply equal to three percent of your NYSHIP enrollment at the same time.

Option Transfer Policy for NYSHIP enrollees with Retiree Benefits

Remember, NYSHIP enrollees with retiree benefits* are permitted to change health insurance options at any time once during a 12-month period. This policy was changed in 2003 to allow retirees more flexibility and time to consider personal factors affecting their health insurance option.

*NYSHIP Enrollees with Retiree benefits include: Retirees, Vestees, Dependent Survivors and Enrollees Covered Under Preferred List Provisions of New York State Government and Participating Employers and COBRA enrollees with their NYSHIP benefits.

Retiree *Choices*/Information for other enrollees

Retiree *Choices* will continue to be published in four regional versions. The regional versions will be printed and mailed to enrollee homes as soon as they are available. Retirees will receive the version appropriate to the region where they live. There will also be a Statewide Retiree *Choices* booklet published for the 2010 plan year. We will send five statewide versions first and a separate shipment of one copy of each regional version when they are available. Please distribute the Statewide version to new retirees. Any enrollees on Leave Without Pay, COBRA and other direct-pay enrollees will receive Statewide Retiree *Choices* and rate sheets in the mail at home. You may order Statewide Retiree *Choices* throughout 2010. Regional Retiree *Choices* will not be available for reorder.

We will separately mail the 2010 Rates & Information for Retirees flyer that includes the rates for each health insurance option for State agency retirees and some dependent survivors of the Thruway Authority. This publication also includes a notice to retirees of other Participating Employers that they should contact their former employer for 2010 rates.

Information on the Web

All Option Transfer publications, including the rate flyers will be available on the Department of Civil Service web site at <u>https://www.cs.state.ny.us</u> as soon as we sign off for printing. To view the latest Option Transfer information available, go to <u>https://www.cs.state.ny.us</u>, click on Benefit Programs, then on NYSHIP Online. Select the group if prompted, and then click on Health Benefits & Option Transfer. Choose Rates and Health Plan Choices.

This information will also be available on the Employee Benefits' administrative web site, HBA Online, <u>https://www.cs.state.ny.us/ebdonline</u>. Select Health Plan Choices on the home page to go to Option Transfer information. *Note: This site continues to be your best option if you need to check benefit information for different groups frequently.*

We will remove the 2009 Option Transfer information from both the public and administrative web sites in October. However, if you wish to view this information, it will still be available in the archives of each site. From the Department of Civil Service home page, click on Benefit Programs, then on NYSHIP Online. Select the group if prompted, and then click on Using Your Benefits. Choose Archived Publications. From the HBA Online home page, select Publications and Forms then scroll down to Archived Publications.

To order health benefits materials: A Special Order Form for Option Transfer publications is attached so that you may order additional materials during the Option Transfer Period. To order *Choices* during the Option Transfer Period, fax us the Special Order Form that is attached to this memo and also packed in the box with *Choices*, but please do not order publications until you have received your shipment. To order Option Transfer materials after the Option Transfer Period, please use the regular Publications Supply Request Forms.

To reach Communications: Please call (518) 457-7577 or FAX (518) 402-4697.



OPTION TRANSFER MATERIALS Special Order Form (NY)

During the Option Transfer Period, if you need additional copies of these materials, please fill out the following and fax to the Communications Unit at (315) 272-2444.

Please do not order until you receive your shipment.

For orders after the Option Transfer Period, please use the regular Publications Supply Request Forms.

Agency Code:

Date:

Your Name:

Agency Name:

Agency Street and No. (No PO Box):

Agency City, State, Postal Code: _____

Phone Number:

PLEASE DO NOT ORDER UNTIL YOU RECEIVE YOUR SHIPMENT.		
CODE	TITLE	QUANTITY
NF0331	Planning for OT/Sept 2009	
NF0332	OT NY Poster 09	
AL0929	Settled Active Choices for 2010 (blue)	
AL0930	Unsettled Active Choices for 2010 (green)	
AL0937	Rates & Deadlines for 2010 (Active)	
AL0931	Statewide Retiree Choices for 2010	
AL0938	2010 Rates and Information for Retirees flyer	

Health Insurance Choices for 2010

Arriving at Your Agency in October

Important Dates Flex Spending Account

September 21 – November 16, 2009

For eligible employees of the State of New York Executive Branch who are Management/Confidential or represented by CSEA, Council 82, DC-37, NYSCOPBA, PBA, PEF, PIA or UUP; Legislature; Unified Court System

Productivity Enhancement Program (PEP)* October 26 – November 27, 2009

For eligible employees of the State of New York Executive and Judicial Branches who are Management/Confidential or represented by CSEA, DC-37, PEF or UUP; Legislature; Unified Court System

Pre-Tax Contribution Program (PTCP)

November 1 - November 30, 2009

*Ask your agency Health Benefits Administrator if you are eligible for this program.

Watch your mailbox for 2010 health insurance premium rates, option transfer information and deadlines. Or, watch for this information at https://www.cs.state.ny.us.

Health Insurance Choices for 2010 explains the Option Transfer Period, the benefit plans available under NYSHIP in 2010 and the Pre-tax Contribution Program (PTCP).

See your agency Health Benefits Administrator for *Choices* or visit the Department of Civil Service web site.

State of New York Department of Civil Service Employee Benefits Division, Albany, NY 12239 https://www.cs.state.ny.us

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