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NANCY G. GROENWEGEN COMMISSIONER

NY10-35

MEMORANDUM

TO:New York State Health Benefits AdministratorsFROM:Employee Benefits DivisionSUBJECT:Communications Plan: Option Transfer Period for 2011DATE:September 17, 2010

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

Earlier this week we sent 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, the pre-tax deadline of November 30, and to announce the November 1 start of open enrollment for young adults. 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) 457-7577 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 20, 2010. 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 [NF0383 Planning for OT/Sept 2010].

Health Insurance Choices and 2011 Empire Plan Benefits for Unsettled Groups

We will also ship you a supply of *Choices*, this year's option transfer booklet, in October. This year, we are publishing only one version of *Choices* for active employees. This version may be distributed to enrollees in settled groups and unsettled groups.

However, since The Empire Plan benefit and copayment information in *Choices* does not apply to enrollees in unsettled groups, new for 2011, we will also publish a 2011 Empire Plan Benefits for Unsettled Groups flyer that you can provide to these individuals in addition to *Choices*.

As of the date of this memo, the following groups should receive only the Choices booklet:

- Council 82 (except employees in the Agency Law Enforcement Services Unit (ALESU))
- CSEA;
- DC 37;
- Legislature;
- M/C;

- NYSCOPBA;
- PBA-Troopers;
- PBA-Supervisors;
- PEF;
- PIA;
- Unified Court System; and
- UUP (except employees in lifeguard titles).

As of the date of this memo, the following groups should **also** receive the unsettled 2011 Empire Plan Benefits flyer:

- Council 82 employees in ALESU; and
- UUP employees in lifeguard titles.

We will ship you a supply of *Choices* at 10 percent of your NYSHIP enrollment. We will only send the 2011 *Empire Plan Benefits for Unsettled Groups* flyer to those agencies that have enrollees in these groups. When the unsettled groups reach agreement, new enrollees in these groups should receive only the *Choices* booklet. You will receive notification of this from EBD when it occurs. Please distribute the appropriate publications 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 *Choices* and in the 2011 Empire Plan Benefits for Unsettled Groups is up to date for January 1, 2011. 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 2011*, will be mailed to enrollee homes when rates are approved. The rate flyer provides the rates for 2011, 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.

Note: A change during the August 2010 Special Option Transfer Period will not be counted as an option change for the purposes of the once in a 12-month period limit for retirees. Retirees may change options again during the Option Transfer Period for 2011 if they wish to do so.

*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 2011 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 2011. Regional Retiree *Choices* will not be available for reorder.

We will include with the *Choices* mailing, the 2011 Rates & Information for New York State Retirees flyer that includes the rates for each health insurance option for State agency retirees.

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 2010 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.



2011 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
NF0383	Planning for OT/Sept 2010	
NF0382	OT NY Poster 10	
AL0966	Active Choices for 2011	
NY0894	2011 Empire Plan Benefits for Unsettled Groups	
NY0895	Rates & Deadlines for 2011 (Active)	
AL0964	Statewide Retiree Choices for 2011	
NY0896	2011 Rates & Information for New York State Retirees flyer	

Arriving at Your Agency in October



Watch your mailbox for 2011 health insurance premium rates, option transfer information and deadlines. Or, watch for this information on the Department of Civil Service web site at https://www.cs.state.ny.us. *Health Insurance Choices for 2011* explains the Option Transfer Period, the benefit plans available under NYSHIP in 2011 and the Pre-tax Contribution Program (PTCP). See your agency Health Benefits Administrator for *Choices* or visit the Department of Civil Service web site.

Important Dates

Flex Spending Account: September 20 – November 15, 2010

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 25 – November 26, 2010

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, 2010 Open Enrollment for Young Adult Coverage Begins: November 1, 2010

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



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

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