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NY11-47

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Communications Plan: Option Transfer Period for 2012
DATE: December 5, 2011

We are pleased to announce the communications schedule for this year's Option Transfer (OT) Period. Please refer to memo NY11-43 for transactions and other option transfer items.

During the Option Transfer Period, some benefit information will vary depending on the employee's group. Groups that have agreements with New York State will receive **settled** benefit information. Groups that do not have agreements with New York State will receive **unsettled** benefit information.

As of the date of this memo, the following groups should receive **settled** benefit information:

- CSEA;
- Legislature;
- M/C;
- PEF; and
- Unified Court System

As of the date of this memo, the following groups should receive **unsettled** benefit information:

- ALESU represented by PBANYS;
- Council 82;
- DC 37;
- NYSCOPBA;
- PBA-Troopers;
- PBA-Supervisors;
- PIA; and
- UUP

OT Poster

In November we sent you Option Transfer posters equal to two percent of your NYSHIP enrollment as a reminder of the Option Transfer Period and other benefit deadlines. Please keep them up through the end of the Option Transfer Period, December 30, 2011. Since our inventory of the posters has been depleted, if you need additional copies, please print them from the PDF on HBA Online's You Should Know section.

Planning for Option Transfer for Settled and Unsettled Groups

Planning for Option Transfer flyers for settled and unsettled groups were mailed to enrollee homes on November 8 to 9. We also shipped you a supply of flyers equal to two percent of your NYSHIP enrollment for distribution at informational meetings and for employees who request them. If your agency requires more than two percent, please use the enclosed Special Order Form. Or, use the online publication ordering system. **Please note:** Employees represented by CSEA and UCS employees represented by CSEA did not receive *Planning for Option Transfer*, because the details of their participation in the Opt-out Program were not finalized. We will send you a separate notice about their *Planning for Option Transfer* publication shortly.

Health Insurance Choices for 2012 for Settled and Unsettled Groups

In early December, we will ship you a supply of *Choices* for settled and unsettled groups, this year's option transfer booklets. The supply will equal 10 percent of your NYSHIP enrollment for each version. Please distribute the appropriate versions to employees who request them. Our inventory will accommodate agencies that need more than the supply shipped. You can order more by using the Special Order Form attached to this memo, but please do not order publications until you have received your shipment. Or, use the online publication ordering system.

Note: When the unsettled groups reach agreements, new enrollees in these groups should receive the *Choices* booklet for settled groups. While this is not likely during the Option Transfer Period, it may happen in the near future, which will impact any new employees in unsettled groups. You will receive notification of this from EBD when it occurs.

Distribution of Rate Flyers

The *Rates & Deadlines for 2012* flyers will be mailed to enrollee homes now that rates have been approved. They will be mailed to enrollee homes on December 5 and 6. The rate flyers provide the rates for 2012, the deadline for option changes and other important dates, such as payroll deduction dates.

We will send you a supply equal to five percent of your NYSHIP enrollment at the same time. This year there are three versions for active employees: *Rates & Deadlines for 2012* for settled groups, *Rates & Deadlines for 2012* for unsettled groups and *Rates & Deadlines for 2012* for employees represented by PEF and UCS employees represented by unions other than CSEA. Again, please distribute the appropriate versions to employees who request them.

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 September 2011 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 2012 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

In early December, the Retiree *Choices* booklet for 2012 will be printed and mailed to retiree homes. (There is a statewide version only, as we no longer publish regional versions.) We will send you five copies to distribute to new retirees. Any enrollees on Leave Without Pay, COBRA and other direct-pay enrollees will receive Retiree *Choices* and rate sheets in the mail at home. You may order Retiree *Choices* throughout 2012.

We will include with the *Choices* mailing the *2012 Rates & Information for New York State Retirees* flyer that includes the rates for each health insurance option for State agency retirees. We will send you five copies at the same time to distribute to new retirees.

Also included in the Retiree packet will be a NYSHIP Plans by County guide and personalized insert with the retiree's maximum sick leave credit value.

Information on the Web

All Option Transfer publications, including the rate flyers are available on the Department of Civil Service web site at <https://www.cs.ny.gov>. To view the latest Option Transfer information available, go to <https://www.cs.ny.gov>, click on Benefit Programs, then NYSHIP Online. Select the group if prompted, and then click on Health Benefits & Option Transfer. Choose Rates and Health Plan Choices.

This information is also available on the Employee Benefits Division's administrative web site, HBA Online, <https://www.cs.ny.gov/ebdonline>. 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 2011 Option Transfer information from both the public and administrative web sites shortly. 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 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.

MyNYSHIP's Plan Comparison Tool

The NYSHIP plan comparison tool will soon be available on MyNYSHIP Online. Enrollees can generate a side-by-side comparison of the NYSHIP plans available in their area. To access the plan comparison tool, go to MyNYSHIP from the NYSHIP Online web site at <https://www.cs.ny.gov>. Click on Benefit Programs, then NYSHIP Online. Select the group if prompted, and then click on MyNYSHIP-Employee Self-Service. Or, you can go directly to <https://www.cs.ny.gov/mynyship>.

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, complete the Special Order Form that is attached to this memo and fax it to the Communications Unit at (315) 272-2444. **Please do not order publications until you have received your shipment.** To order Option Transfer materials after the Option Transfer Period, please use HBA Online.

To reach Communications, please call (518) 457-7577 or fax to (518) 402-4697.



2012 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 HBA Online.

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
NF0464	Planning for OT Settled/October 2011	
NF0476	Planning for OT for CSEA	
NF0470	Planning for OT Unsettled/October 2011	
AL1103	Active NY/PE Choices for 2012	
NY0940	Unsettled Active NY Choices for 2012	
NY0941	Rates & Deadlines for 2012 for Active Settled Groups	
NY0953	Rates & Deadlines for 2012 for Active Unsettled Groups	
NY0954	Rates & Deadlines for 2012 for PEF/UCS	
AL1118	Retiree Choices for 2012	
AL1116	2012 Rates & Information for New York State Retirees Effective January 1, 2012	