



ANDREW M. CUOMO  
GOVERNOR

STATE OF NEW YORK  
DEPARTMENT OF CIVIL SERVICE  
ALBANY, NEW YORK 12239  
www.cs.ny.gov

JERRY BOONE  
COMMISSIONER

NY13-20

## MEMORANDUM

**TO:** New York State Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** Communications Plan: Option Transfer Period for 2014  
**DATE:** October 17, 2013

We are pleased to announce the communications schedule for this year's Option Transfer (OT) Period. Please refer to the upcoming Annual OT memo for transactions and other OT items.

During the OT Period, some benefit information will vary depending on the employee's group. Unrepresented groups and groups that have agreements/awards with New York State will receive **settled** benefit information. Groups that do not have agreements/awards with New York State will receive **unsettled** benefit information.

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

- APSU;
- Council 82;
- CSEA;
- Legislature;
- M/C;
- NYSCOPBA;
- PEF;
- UCS; and
- UUP

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

- DC 37;
- PBA-Troopers;
- PBA-Supervisors; and
- PIA

### OT Posters

The OT posters help to remind enrollees about the OT Period and other benefit and program deadlines. In October, we sent you OT posters equal to two percent of your NYSHIP enrollment. Please hang them in high-traffic, easily visible locations and keep them up until the end of the OT Period, typically through year end. [Click here](#) for an electronic version of the NY OT poster.

### Planning for Option Transfer

The *Planning for Option Transfer* flyer describes the requirements and enrollment procedures for several benefits and programs, including NYSHIP health benefits, the Productivity Enhancement Program (PEP), if applicable, the Pre-Tax Contribution Program (PTCP) and the Opt-Out Program, if applicable. Please distribute these flyers at informational meetings and to employees who request them.

*Planning for Option Transfer* flyers will mail to enrollee homes later this fall. We also will ship you a supply of flyers equal to two percent of your NYSHIP enrollment. Please make sure your agency address on NYBEAS is updated, if it has changed recently.

### **2014 Health Insurance Choices for Settled and Unsettled Groups**

*Choices* is the OT booklet, which details the benefits, services and programs available to NYSHIP enrollees, including The Empire Plan and NYSHIP-approved Health Maintenance Organizations (HMOs). Procedures for changing options, tips on how to decide which coverage may be best and updates on plan changes are also included in *Choices*.

Once the OT Period has been announced, we will ship you a supply of *Choices* for settled and unsettled groups equal to five percent of your NYSHIP enrollment for each version. Please distribute the appropriate versions to employees who request them.

**Note:** When the unsettled groups reach agreements, new enrollees in these groups should receive the *Choices* booklet for settled groups. You will receive notification of this from EBD when it occurs.

### **Distribution of Rate Flyers for Active Enrollees**

The *Rates & Deadlines for 2014* flyers provide the rates for 2014, the deadline for option changes and other important dates, such as payroll deduction dates. There are two versions for active employees: *Rates & Deadlines for 2014* for settled groups and *Rates & Deadlines for 2014* for unsettled groups.

The rate flyers will be mailed to enrollee homes when rates are approved, which will happen no later than early December. We also will send you a supply equal to five percent of your NYSHIP enrollment. Again, please distribute the appropriate versions to employees who request them and keep in mind that the version required may change for unsettled groups that reach agreement.

### **Option Transfer Policy for NYSHIP Enrollees with Retiree Benefits**

Reminder, 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, Vesteers, Dependent Survivors and Enrollees Covered Under Preferred List Provisions of New York State Government and COBRA enrollees with their NYSHIP benefits.*

### **Distribution of Publications for Retirees**

Once rates are approved, we will mail *2014 Health Insurance Choices* and *2014 Rates & Information for Retirees* to retiree homes. Also included in the retiree rate packet will be a “NYSHIP Plans by County” guide and a personalized insert with the retiree’s sick leave credit value, if applicable.

We also will send you five copies of *Choices* and the *Rates* flyer to distribute to new retirees. You may order additional copies throughout 2014, if needed.

### **Information on the Web**

All 2014 OT publications, including the rate flyers, will be available on the Employee Benefits Division’s administrative web site, HBA Online, at <https://www.cs.ny.gov/ebdonline>. Select Health Plan Choices on the homepage to go to Option Transfer information. **Note: *This site continues to be your best option if you frequently need to check benefit information for different groups.***

This information also will be available on the Department of Civil Service web site at <https://www.cs.ny.gov>. From the homepage, 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.

We will remove the 2013 OT information from both the public and administrative web sites once rates are approved and the 2014 OT Period begins. If you need to view this information, it will still be available in the archives of each site. From the Department of Civil Service homepage, 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 homepage, select Publications and Forms then scroll down to Archived Publications.

### **MyNYSHIP's Plan Comparison Tool**

The NYSHIP plan comparison tool on MyNYSHIP Online is being updated to reflect 2014 benefits and will be available during the OT Period. Enrollees can generate a side-by-side comparison of the NYSHIP plans available in their area by visiting <https://www.cs.ny.gov/mynyship>.

Alternately, to access the plan comparison tool from the Department of Civil Service homepage, click on Benefit Programs, then NYSHIP Online. Select the group, if prompted, and then click on MyNYSHIP-Employee Self-Service.

### **To Order Health Benefits Materials**

The Employee Benefits Division keeps inventory for all OT publications to accommodate agencies that need more than the supply shipped.

To order OT materials, both during and after the OT Period, please use the online publication ordering system via HBA Online at <https://www.cs.ny.gov/ebdonline>. **Please do not order publications until you have received your shipment.**

If you have any questions, please call the Communications Unit at (518) 457-7577.