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COMMISSIONER

PE13-16

MEMORANDUM

TO: Health Benefits Administrators of Participating Employers
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.

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. Post 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 PE OT poster.

2014 Health Insurance Choices for Active Enrollees

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* equal to five percent of your NYSHIP enrollment. Please distribute these at informational meetings and to employees who request them.

Note: The benefits information in *Choices* for The Empire Plan and NYSHIP-approved HMOs will be up to date for January 1, 2014. Please provide employees with the most recent information when they request it.

Option Transfer Information for Participating Employers Notice

The four-page *Option Transfer Information* flyer provides the deadline for option changes, as well as information about how to change options outside the OT Period, the enrollee share of the health insurance premium and things to consider when retiring or vesting in 2014.

The flyer will be mailed to enrollee homes after rates are approved and the OT Period has been announced, which will happen no later than early December. We also will send you a supply equal to five percent of your NYSHIP enrollment.

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 Participating Employers and COBRA enrollees with their NYSHIP benefits.*

Distribution of Publications for Retirees

Once rates are approved, we will mail *2014 Health Insurance Choices* to retiree homes. We also will send you five copies to distribute to new retirees, and you may order *Retiree Choices* throughout 2014, if needed.

The *2014 Rates & Information for Retirees of Participating Employers* flyer includes the rates for each health insurance option for PE agency retirees. This flyer also will be mailed with *Choices* to those individuals for whom those rates apply. We will send five copies to the agencies of those enrollees at the same time. Retirees of other Participating Employers will be instructed to contact their former employer for 2014 rates.

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.

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.