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COMMISSIONER

NY14-26

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Communications Plan: Option Transfer Period for 2015
DATE: September 16, 2014

We are pleased to announce the communications schedule for this year's Option Transfer (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;
- DC 37;
- Legislature;
- M/C;
- NYSCOPBA;
- PEF;
- UCS; and
- UUP

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

- 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 late August, we sent you OT posters equal to one percent of your NYSHIP enrollment. Please post them in high-traffic, highly visible locations and keep them up until the end of the OT Period, typically through year end. If your agency posts information for employees on an intranet, please use the attached PDF. Additional copies can be ordered on HBA Online.

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.

2015 Health Insurance Choices for Settled and Unsettled Groups

Choices is the OT guide, 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*.

Later this fall, we will ship you a supply of *Choices* for settled and unsettled groups (if applicable) 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. The benefits information in *Choices* will be up to date for January 1, 2015. Please provide employees with the correct version when they request it.

Distribution of Rate Flyers for Active Enrollees

The *Rates & Deadlines for 2015* flyers provide the rates, the deadline for option changes and other important dates, such as payroll deduction dates. There are two versions for active employees: *Rates & Deadlines for 2015* for settled groups and *Rates & Deadlines for 2015* 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 allows 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 COBRA enrollees with their NYSHIP benefits.*

Distribution of Publications for Retirees

Once rates are approved, we will mail *2015 Health Insurance Choices* and *2015 Rates & Information for Retirees* to retiree homes. Also included in each 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 2015, if needed.

Information on the Web

All 2015 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 2014 OT information from both the public and administrative web sites once rates are approved and the 2015 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 will be updated to reflect 2015 benefits and will be available during the OT Period. The system announcement on rate approval will note the availability of MyNYSHIP. 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.

Attachment: NY OT Poster (PDF)