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PE14-23

## MEMORANDUM

**TO:** Health Benefits Administrators of Participating Employers  
**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.

### **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. Post them in high-traffic, easily 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.

### **2015 Health Insurance Choices for Active Enrollees**

*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* 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, 2015. Please provide employees with the correct version 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 2015.

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. **Note:** Notice to active enrollees of 2015 rates is the agency's responsibility.

### **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, 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 *2015 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 2015, if needed.

The *2015 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 2015 rates.

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.

### **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 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.

### **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: PE OT Poster (PDF)**