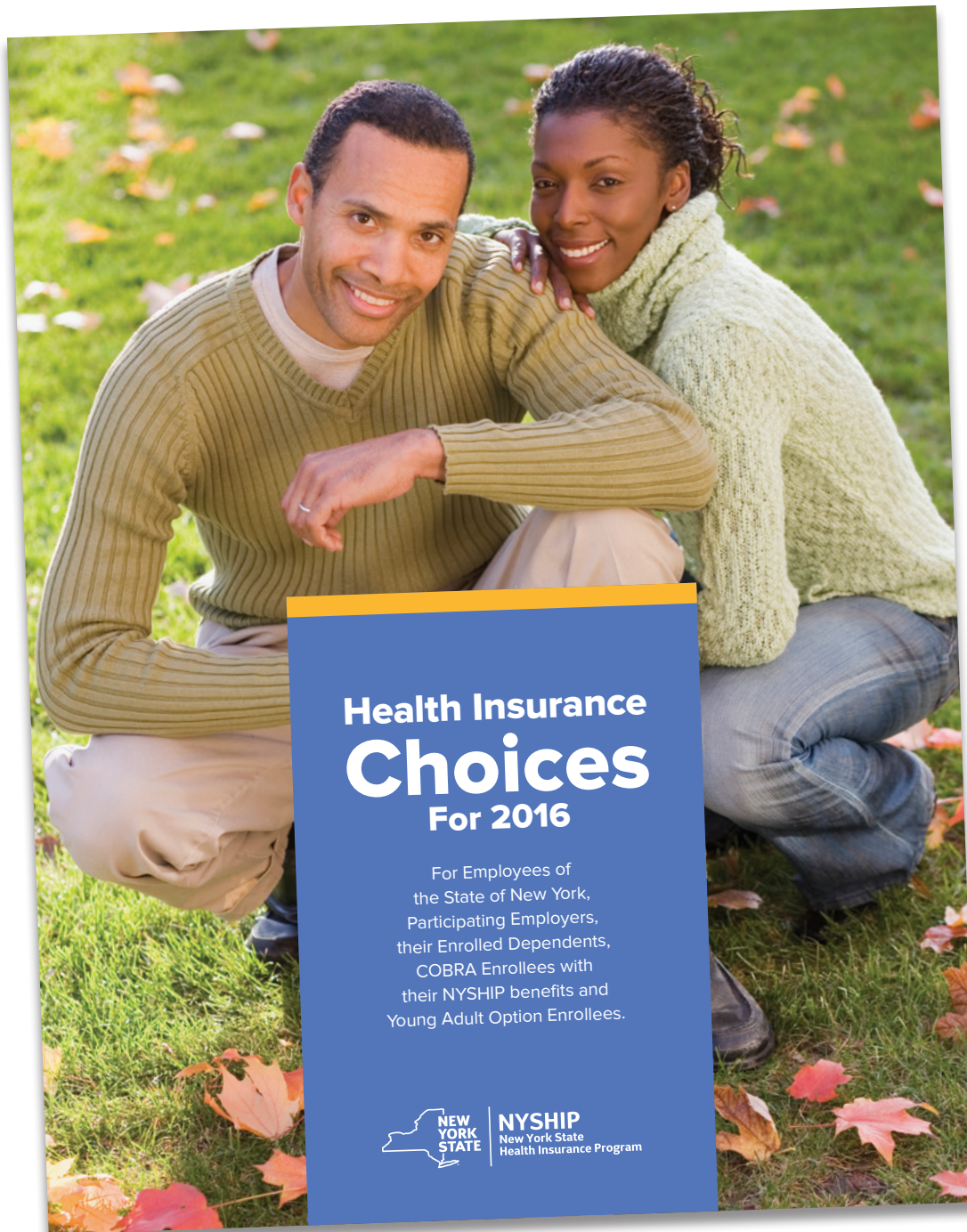


Arriving This Fall



Watch Your Mailbox

for 2016 health insurance premium rates, option transfer information and deadlines. Or, watch for this information on the New York State Department of Civil Service Employee Benefits Division web site at <https://www.cs.ny.gov/employee-benefits>.

Health Insurance Choices for 2016 explains the Option Transfer Period, the benefit plans available under NYSHIP for the upcoming year and the Pre-Tax Contribution Program (PTCP). It also will explain the Opt-out Program* that will be available in 2016 for eligible employees of the State of New York who are unrepresented or in Negotiating Units that have agreements/awards with New York State effective October 1, 2011 or later.

See your agency Health Benefits Administrator for *Choices* or visit the Department of Civil Service web site.

Important Dates

Flex Spending Account (FSA) October 5 – November 9, 2015

For eligible Employees of the State of New York Executive Branch who are Management/Confidential or represented by CSEA, Council 82, DC-37, NYSCOPBA, PBA, PBANYS, PEF, PIA or UUP; Legislature; Unified Court System.

Productivity Enhancement Program (PEP)* October 26 – November 27, 2015

For eligible Employees of the State of New York who are unrepresented or in Negotiating Units that have agreements/awards with New York State effective October 1, 2011 or later.

Pre-Tax Contribution Program (PTCP) November 1 – November 30, 2015

* Ask your agency Health Benefits Administrator if you are eligible for this Program.



NYSHIP
New York State
Health Insurance Program