



Department of Civil Service

ANDREW M. CUOMO
Governor

NY15-20

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Communications Plan: Option Transfer Period for 2016
DATE: August 28, 2015

We are pleased to announce the communications schedule for this year's Option Transfer (OT) Period.

Option Transfer Posters

The OT posters help to remind enrollees about the OT Period and other benefit and program deadlines. In late August, we will send 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. Note that this year there will be a single version of this publication and that exception language for groups that do not have certain benefits will be used.

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 for new employees or meetings. Please make sure your agency address on NYBEAS is updated if it has changed recently.

Health Insurance Choices for 2016

Choices is the Option Transfer 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*. Please note that there are several changes for NYSHIP HMOs for 2016, so you should be sure to review service area option availability.

For 2016, there will be a single version of *Choices* for NY Actives as well as a standalone flyer of Empire Plan benefit information for enrollees represented by NYS Police Investigators Association (PIA). PIA enrollees should be provided both publications since they are still an unsettled group and their Empire Plan benefits are different. EBD will notify HBAs when this group settles their contract, thereby changing their OT publications.

Later this fall, we will ship you a supply of *Choices* equal to five percent of your NYSHIP enrollment for each version. Please distribute the appropriate versions to employees who request them.

Distribution of Rate Flyers for Active Enrollees

The *Rates & Deadlines for 2016* flyers provide the rates, the deadline for option changes and other important dates, such as payroll deduction dates. For the 2016 OT Period, there will be a single Actives version and a version for NY Retirees.

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 to any new employees or enrollees who request them.

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 New York State Government and COBRA enrollees with their NYSHIP benefits.*

Distribution of Publications for Retirees

Once rates are approved, we will mail *Health Insurance Choices for 2016* and *2016 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 2016, if needed.

Information on the Web

All 2016 Option Transfer 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/employee-benefits/hba>. 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/employee-benefits>. Click on Health Benefits & Option Transfer, then choose Rates and Health Plan Choices.

We will remove the 2015 OT information from both the public and administrative web sites once rates are approved and the 2016 OT Period begins. If you need to view this information, it will still be available in the archives of each site. From NYSHIP Online, select the group, if prompted, and then click on Using Your Benefits. Choose Publications and scroll down to Archived Publications. From the HBA Online homepage, select Publications and Forms, then scroll down to Archived Publications.

NYSHIP's Plan Comparison Tool

The NYSHIP plan comparison tool on NYSHIP Online will be updated to reflect 2016 benefits and will be available during the OT Period. The system announcement on rate approval will note the availability of the plan comparison tool. Enrollees can generate a side-by-side comparison of the NYSHIP plans available in their area by visiting <https://www.cs.ny.gov/employee-benefits>, choosing Rates and Health Plan Choices and NYSHIP Plan Comparison.

To Order Health Benefits Materials

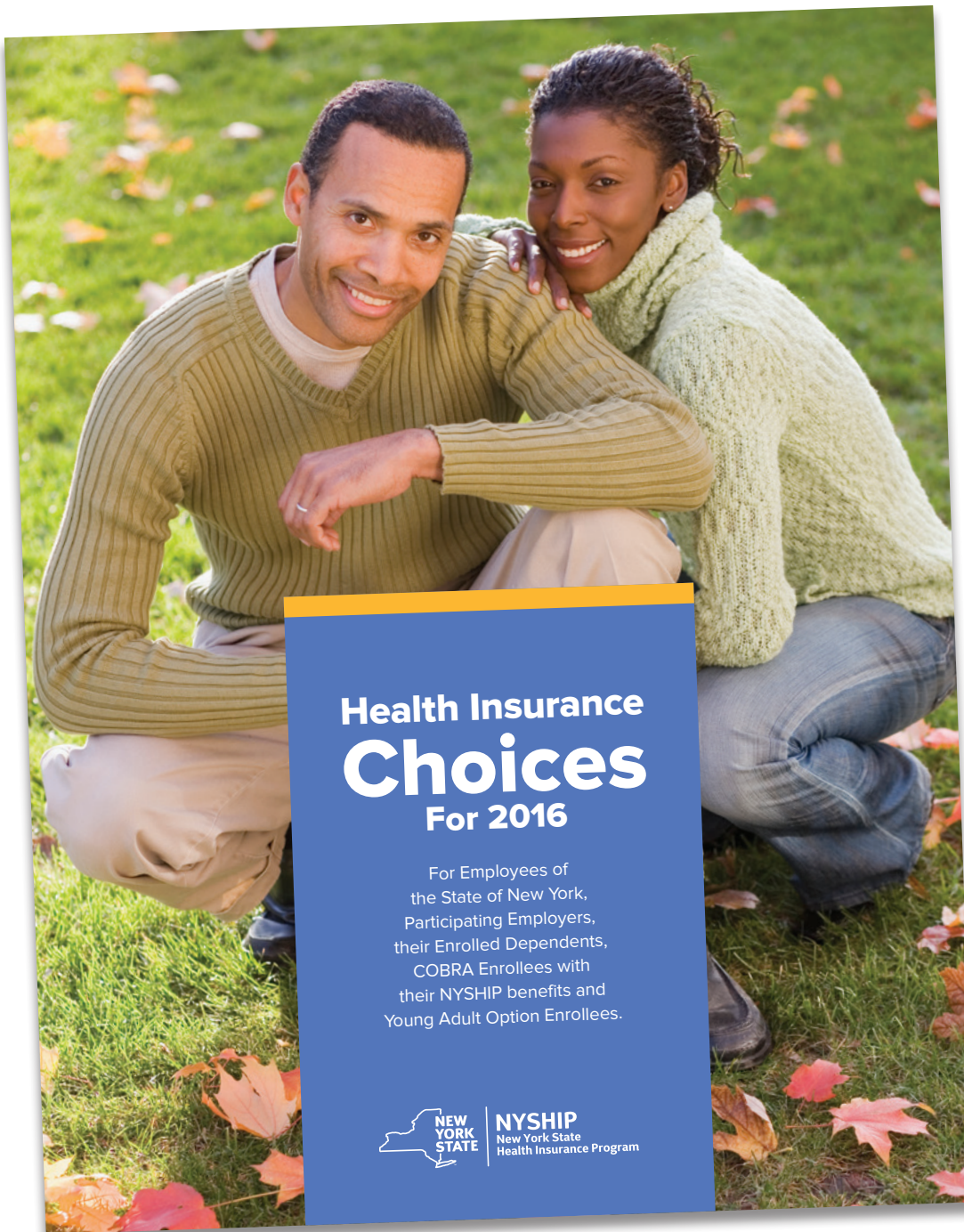
The Employee Benefits Division keeps inventory for all OT publications to accommodate agencies that need more than the supply shipped.

To order Option Transfer materials, both during and after the Option Transfer Period, please use the online publication ordering system via HBA Online at <https://www.cs.ny.gov/employee-benefits/hba>. **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)

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