



## Department of Civil Service

ANDREW M. CUOMO  
Governor

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### IMPORTANT INFORMATION REGARDING YOUR PARTICIPATION IN THE NYSHIP OPT-OUT PROGRAM FOR 2016

Dear Opt-out Program Participant:

This is a reminder that your current participation in the Opt-out Program does not automatically renew each year. Your 2015 Opt-out Program incentive payment in your biweekly paycheck will end according to the chart below. You **must** select enrollment in a NYSHIP option for the upcoming plan year, even if you want to opt out again. Otherwise you will not be enrolled in any NYSHIP option.

**To remain enrolled in NYSHIP, including the Opt-out Program, please select one of the following NYSHIP options:**

- **If you wish to participate in the Opt-out Program for the upcoming plan year**, you must complete and submit a NYS Health Insurance Transaction Form (PS-404) **and** the Opt-out Attestation Form (PS-409) along with the required documentation to your agency Health Benefits Administrator (HBA) by December 18, 2015.
- **If you wish to enroll in a NYSHIP health plan (Empire Plan or a HMO) for the upcoming plan year**, you must submit a completed NYS Health Insurance Transaction Form (PS-404) to your agency HBA by December 18, 2015.

**Contact your HBA before the Option Transfer Period ends to make your selection.**

**Remember:** In order to be eligible for NYSHIP benefits as a retiree, you must be enrolled in NYSHIP on your retirement date. Enrollment in the Opt-out Program satisfies the requirement of being enrolled in NYSHIP, but the Opt-out Program ends with retirement. You must choose The Empire Plan or a NYSHIP HMO where you live or work.

Your Opt-out incentive payments for the current plan year will end as shown in the chart below, in accordance with your payroll cycle:

Payroll Cycle	Last Paycheck with 2015 Opt-out Payment
Administration Lag	12/16/15
Admin Lag Exempt	12/2/15
Admin Triple Lag	12/10/15
Institution Lag	12/10/15