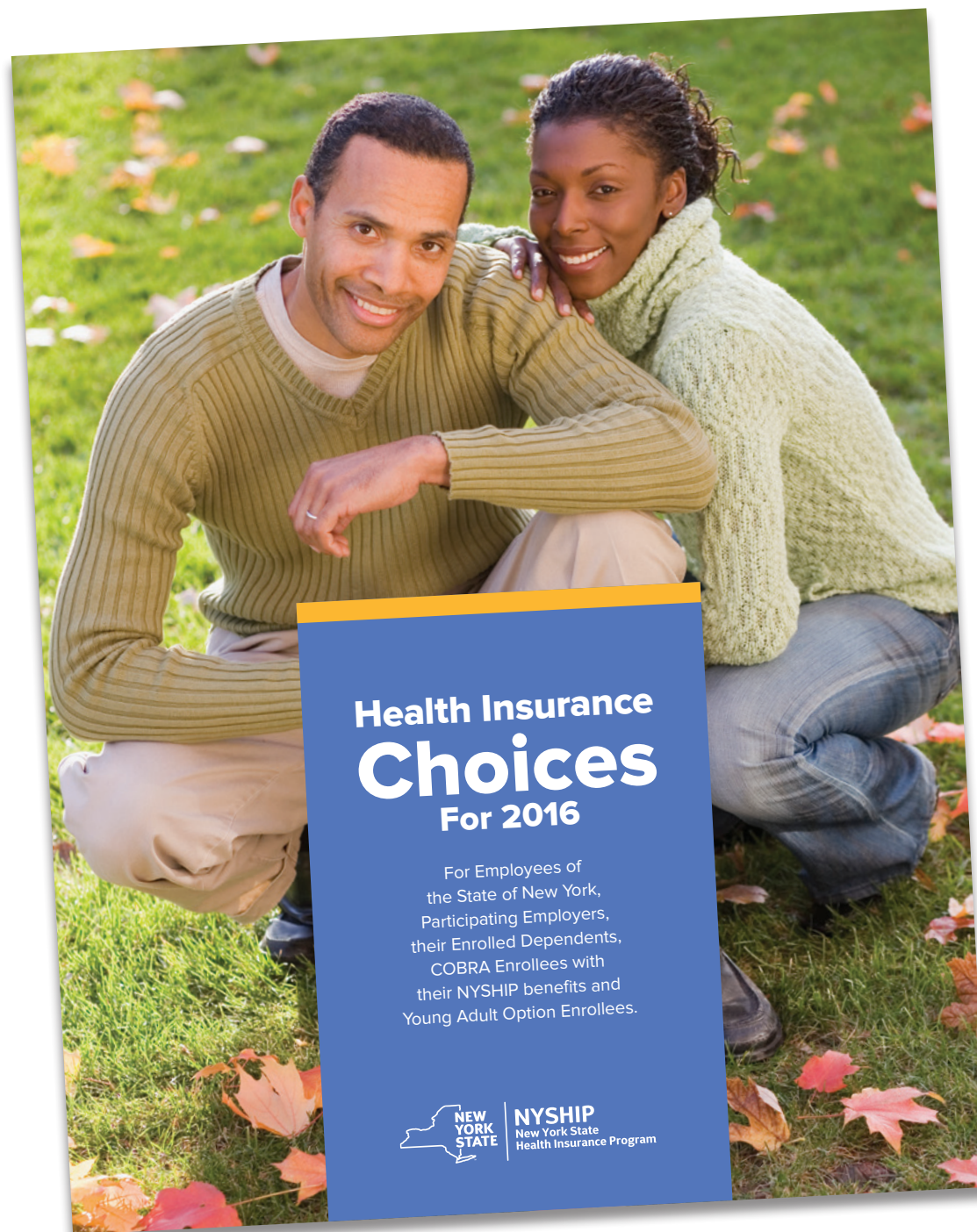


Arriving This Fall



For Employees of Participating Employers

Look for 2016 NYSHIP health insurance information, including The Empire Plan and NYSHIP HMO benefit details, 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 and the benefit plans available under NYSHIP for the upcoming year. See your Health Benefits Administrator for *Choices* or visit the Department of Civil Service web site.

Watch Your Mailbox

More option transfer information and deadlines will be mailed to you. Health insurance premium rates for 2016 should be available from your HBA in November or December.

