



Department of Civil Service

ANDREW M. CUOMO
Governor

PE15-16

MEMORANDUM

TO: Health Benefits Administrators of Participating Employers
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.

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.

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

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 2016.

The flyer will be mailed to enrollee homes after 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 2016 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 New York State Government and COBRA enrollees with their NYSHIP benefits.*

Distribution of Publications Packets for Retirees

Once rates are approved, we will mail a packet of OT materials to retiree homes. 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.

The *2016 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 *Health Insurance Choices for 2016* to 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 2016 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 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/ebdonline>. Select Health Plan Choices on the homepage to go to Option Transfer information.

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 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.

To Order Health Benefits Materials

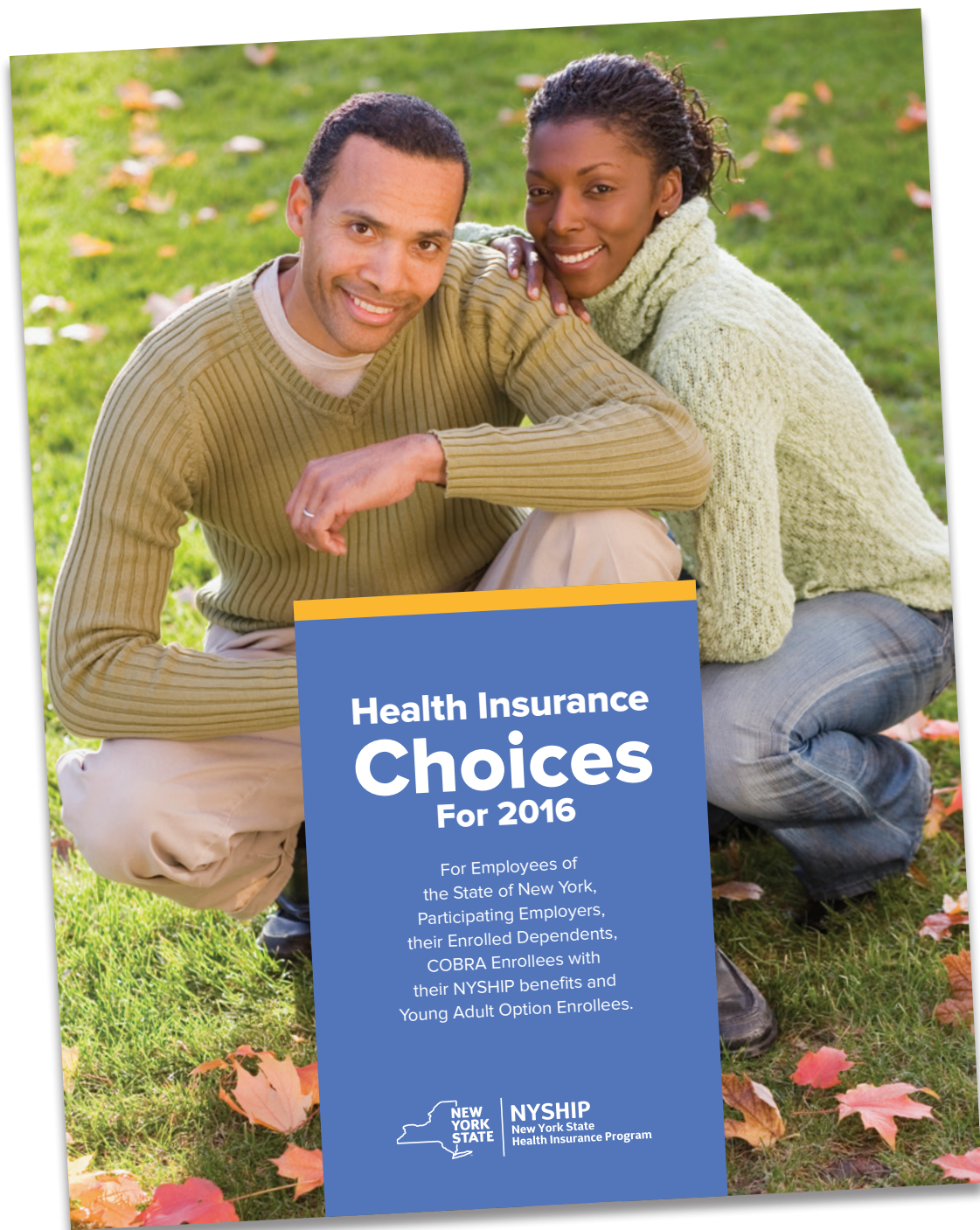
The Employee Benefits Division keeps inventory for all OT publications to accommodate agencies that need more than the supply shipped.

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)

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.



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Health Insurance Program