



MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Communications Plan: Option Transfer Period for 2017
DATE: September 16, 2016

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. Earlier this month, we sent 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 Pre-Tax Contribution Program (PTCP) and the Opt-Out Program, if applicable. **Note:** The Productivity Enhancement Program (PEP) sunsets at the end of 2016 for represented and unrepresented employees.

Planning for Option Transfer flyers will mail to enrollee homes later this month. We also will ship you a supply of flyers equal to two percent of your NYSHIP enrollment for new employees or meetings. To ensure timely delivery, please make sure your agency address on NYBEAS is updated if it has changed recently.

Health Insurance Choices for 2017

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*. **Note:** As of the date of this memo, only one Active version of *Choices* is planned because PIA settled their contract and the benefit changes are effective January 1, 2017.

In October, we will ship you a supply of *Choices* equal to five percent of your NYSHIP enrollment for each version. Please distribute to employees who request them.

Distribution of Rate Flyer for Active Enrollees

The *Rates & Deadlines for 2017* flyer provides the rates, the deadline for option changes and other important dates, such as payroll deduction dates.

The rate flyers will be mailed to enrollee homes when rates are approved, which will happen no later than early December. We will send a system announcement with additional details when rates are approved. We 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, Vestees, 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 2017* and *2017 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 2017, if needed.

Information on the Web

All 2017 Option Transfer publications, including the rate flyers, will be available on the Employee Benefits Division’s administrative web site, HBA Online, at 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 NYSHIP Online at www.cs.ny.gov/employee-benefits. Click on Health Benefits & Option Transfer, then choose Rates and Health Plan Choices.

We will remove the 2016 OT information from both the public and administrative web sites once rates are approved and the 2017 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 2017 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 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 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)