



## MEMORANDUM

**TO:** Health Benefits Administrators of Participating Employers  
**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.

### **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*.

In October, 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 2017.

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 2017 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, 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 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 2017, if needed.

The *2017 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 2017* 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 2017 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 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](http://www.cs.ny.gov/employee-benefits/hba). Select Health Plan Choices on the homepage to go to Option Transfer information.

This information also will be available on the NYSHIP Online web site at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Click on Health Benefits & Option Transfer, then choose 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.

## **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](http://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: PE OT Poster (PDF)**