



November 2017

**IMPORTANT INFORMATION REGARDING YOUR PARTICIPATION IN THE NYSHIP OPT-OUT PROGRAM FOR 2017**

This is a reminder that your current participation in the Opt-out Program does not automatically renew each year. Your 2017 Opt-out Program incentive payment in your biweekly paycheck will end according to the chart below. You **must** enroll in a NYSHIP option, (The Empire Plan, a NYSHIP HMO or the Opt-out program), for the upcoming plan year. Otherwise, you will not be enrolled in any NYSHIP option for 2018.

**To remain enrolled in NYSHIP, including the Opt-out Program, please choose 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 the enclosed NYS Health Insurance Transaction Form (PS-404) **and** the Opt-out Attestation Form (PS-409) to your Health Benefits Administrator (HBA) by **December 15, 2017**. A confirmation letter will be sent to verify your enrollment in the Opt-out Program.
- **If you wish to enroll in a NYSHIP health plan (The Empire Plan or an HMO) for the upcoming plan year**, you must submit a completed NYS Health Insurance Transaction Form (PS-404) to your HBA by **December 15, 2017**.

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

**Remember:** One of the eligibility requirements to continue coverage as a retiree is to 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 then choose The Empire Plan, a NYSHIP HMO where you live or work or defer coverage.

Your last Opt-out incentive payment for 2017 is shown in the chart below, in accordance with your payroll cycle:

<b>Payroll Cycle</b>	<b>Last Paycheck with 2017 Opt-out Payment</b>
Administration Lag	12/13/17
Admin Lag Exempt	12/13/17
Admin Triple Lag	12/21/17
Institution Lag Exempt	12/21/17
Institution Lag	12/21/17

2017 Opt-out Notice NF0758