



PE17-15

## MEMORANDUM

**TO:** Health Benefits Administrators of Participating Employers  
**FROM:** Employee Benefits Division  
**SUBJECT:** Communications Plan: Option Transfer Period for 2018  
**DATE:** September 19, 2017

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 program deadlines. 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 2018**

*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 for the enrollee and updates on plan changes are also included in this publication.

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 as this publication is not mailed to enrollee homes. To ensure timely delivery, please make sure your mailing address is listed correctly in NYBEAS.

### **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 2018.

The flyer will be mailed to enrollee homes after the OT Period has been announced. This will occur 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 2018 rates is the agency's responsibility.

### **Option Transfer Policy for NYSHIP Enrollees with Retiree Benefits**

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 for Retirees**

Once rates are approved, we will mail a packet of OT materials to retiree homes. The *2018 Rates & Information for Retirees of Participating Employers* flyer includes the rates for each health insurance option for PE agency retirees. This flyer will be mailed with *Health Insurance Choices for 2018* to individuals for whom those rates apply, as well as a personalized insert with the retiree's sick leave credit value, if applicable. **Note:** *Choices* is mailed only to retirees living in New York State. Additionally, the "Plans by County" insert has been eliminated as the county information in *Choices* has been modified this year.

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 2018 rates. We also will send you five copies of *Choices* and the *Rates* flyer to distribute to new retirees. You may order additional copies throughout 2018, if needed.

### **Information on the Web**

All 2018 Option Transfer publications, including the rate flyers, will be available on the Employee Benefits Division's administrative website, 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 NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Select Health Benefits & Option Transfer, then choose Rates and Health Plan Choices.

We will remove the 2017 OT information from both the public and administrative websites once rates are approved and the 2018 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 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 need help accessing HBA Online, contact the ITS Service Desk at 844-891-1786, [fixit@its.ny.gov](mailto:fixit@its.ny.gov) or via chat at <https://chat.its.ny.gov>. If you have any questions, please call the Communications Unit at (518) 457-7577.

**Attachment: PE OT Poster (PDF)**