



## Department of Civil Service

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Governor  
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Acting Commissioner

**NY18-22**

### MEMORANDUM

**TO:** New York State Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** Communications Plan: Option Transfer Period for 2019  
**DATE:** October 11, 2018

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. In September, 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. Additional copies can be ordered on HBA Online. If your agency posts information for employees on an intranet, please use the attached PDF.

#### ***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), the Opt-Out Program, if applicable, and the Productivity Enhancement Program (PEP), if applicable.

*Planning for Option Transfer* flyers were mailed to enrollee homes in early October. We also shipped you a supply of flyers equal to two percent of your NYSHIP enrollment for new employees or for use at meetings.

#### ***Health Insurance Choices for 2019***

*Choices* is a guide to Option Transfer that 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.

#### ***Health Insurance Choices for 2019 Supplement***

As you are aware, several of the State employee bargaining units have settled their contracts, which will result in Empire Plan benefit changes for 2019. As of the date of this memo, the following groups are included in this category: CSEA, DC-37, PBA, UCS (except employees

represented by COBANC) and UUP. The 2019 Empire Plan benefits for these groups will be detailed in the *Health Insurance Choices for 2019 Supplement*. This document should be distributed along with the Active *Choices* publication to any enrollee in these groups who requests *Choices*.

In October, we will separately ship you a supply of the *Choices Supplement* equal to five percent of your NYSHIP enrollment in the affected groups. Like *Choices*, it will not be mailed to enrollee homes.

### **Distribution of Rate Flyer for Active Enrollees**

The *Rates & Deadlines for 2019* 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 once rates have been approved, no later than early December. We will post a system announcement with additional details once the 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**

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 have been approved, we will mail *Health Insurance Choices for 2019* and *2019 Rates & Information for Retirees* to retiree homes. Also included in each retiree rate packet will be a personalized insert with the retiree's sick leave credit value, if applicable. **Note:** Retiree *Choices* is mailed only to retirees living in New York State.

We will send you five copies of *Choices* and the *Rates* flyer to distribute to new retirees. You may order additional copies throughout 2019, if needed.

### **Information on the Web**

All 2019 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 view OT 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](http://www.cs.ny.gov/employee-benefits). Select Health Benefits & Option Transfer, then choose Rates and Health Plan Choices.

We will remove the 2018 OT information from both the public and administrative websites once 2019 rates have been approved and the 2019 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.

### **NYSHIP's Plan Comparison Tool**

The NYSHIP Plan Comparison tool on NYSHIP Online will be updated to reflect 2019 benefits and 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](http://www.cs.ny.gov/employee-benefits), choosing Rates and Health Plan Choices and then NYSHIP Plan Comparison.

### **To Order Health Benefits Materials**

The Employee Benefits Division keeps inventory for all Option Transfer 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 [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: NY OT Poster (PDF)**