



NY19-29

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Communications Plan: Option Transfer Period for 2020
DATE: October 1, 2019

We are pleased to announce the communications schedule for this year's Option Transfer (OT) Period.

New for 2020

- The **Pre-Tax Contribution Program (PTCP) Election Period** will now run concurrently with the Option Transfer Period. Do not accept PTCP election changes until the Option Transfer Period begins. Please refer to HBA Memo NY19-32 for additional PTCP-related details and instructions.
- It is no longer necessary for eligible **Opt-out Program** enrollees to reenroll in the program each year. Please refer to HBA Memo NY19-31 for additional Opt-out Program-related details and instructions.
- **Empire BlueCross BlueShield HMO (Options 280, 290 and 320)** will cease participation in NYSHIP beginning with the 2020 plan year. Current enrollees in this plan will be notified of the need to change options for 2020. Please refer to HBA Memo NY19-28 for additional information.

Option Transfer Posters

The OT posters help to remind enrollees about the OT Period and other program deadlines. We recently 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 PTCP, the Opt-Out Program and the Productivity Enhancement Program (PEP).

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

Health Insurance Choices for 2020

Choices is a guide to the OT Period 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.

Later this month, 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 2020 Supplement

As of the date of this memo, the following State employee bargaining units have not yet settled their contracts and will therefore continue to receive the same Empire Plan benefits as they did during the 2019 plan year: APSU, C-82 and PEF. The 2020 Empire Plan benefits for these groups will be detailed in the *Health Insurance Choices for 2020 Supplement*. This document should be distributed along with the Active *Choices* publication to any enrollees in these groups who request *Choices*.

Later this month, 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 2020* flyer provides the rates, option transfer and PTCP election deadlines and other important information, such as payroll deduction dates.

The *Rates* flyers will be mailed first class to enrollee homes once rates have been approved, and we will also post them online and issue a system announcement at that time with additional details. 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 2020* and *2020 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 a supply of Retiree *Choices* equal to one percent of your NYSHIP enrollment and a supply of the *Rates* flyer equal to two percent of your NYSHIP enrollment to distribute to new retirees. You may order additional copies throughout 2020, if needed.

Information on the Web

All 2020 Option Transfer publications, including the *Rates* flyers, will be available on the Employee Benefits Division's administrative website, HBA Online, at 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. Select Health Benefits & Option Transfer, then choose Rates and Health Plan Choices.

We will remove the 2019 OT information from both the public and administrative websites once 2020 rates have been approved and the 2020 OT Period begins. If you need to view this information, it will be available in the archives of each site. From the HBA Online homepage, select Publications and Forms, then scroll down to Archived Publications. From NYSHIP Online, select the group, if prompted, and then Using Your Benefits. Choose Publications and scroll down to Archived Publications.

NYSHIP's Plan Comparison Tool

Enrollees can generate a side-by-side comparison of the NYSHIP plans available in their area by visiting NYSHIP Online, choosing Rates and Health Plan Choices and then NYSHIP Plan Comparison. The system announcement on rate approval will note the availability of 2020 benefit information on the Plan Comparison tool.

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. **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 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)