



PE20-18

MEMORANDUM

TO: Health Benefits Administrators of Participating Employers
FROM: Employee Benefits Division
SUBJECT: Communications Plan: Option Transfer Period for 2021
DATE: October 1, 2020

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. We recently sent you a shipment of 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 distributes information for employees electronically, please use the attached PDF.

Health Insurance Choices for 2021

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.

In October, we will ship you a supply of *Choices* equal to three percent of your active NYSHIP enrollment. Please distribute to employees who request them as this publication is not mailed to enrollee homes.

Option Transfer Information for Participating Employers Flyer

The *Option Transfer Information for Participating Employees* flyer provides the deadline for option changes, as well as information about how to change options outside the OT Period and things to consider when retiring or vesting in 2021.

The flyer will be mailed to enrollee homes once the OT Period dates have been announced. We also will send you a supply equal to one percent of your NYSHIP enrollment.

Note: Communication of 2021 rates to active enrollees 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 have been approved, we will mail a packet of OT materials to retiree homes. The *2021 Rates & Information for Retirees of Participating Employers* flyer includes the most common rates for each health insurance option for PE agency retirees. This flyer will be mailed to individuals for whom these rates apply, along with *Health Insurance Choices for 2021* and 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 2021, if needed.

Information on the Web

All 2021 Option Transfer publications, including the *Rates* flyer, 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.

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 2020 OT information from both the public and administrative websites once 2021 rates have been approved and the 2021 OT Period begins. If you need to view this information, it will 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

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 2021 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 about OT publications or distribution, please call the Communications Unit at (518) 457-7577.

Attachment: PE OT Poster (PDF)