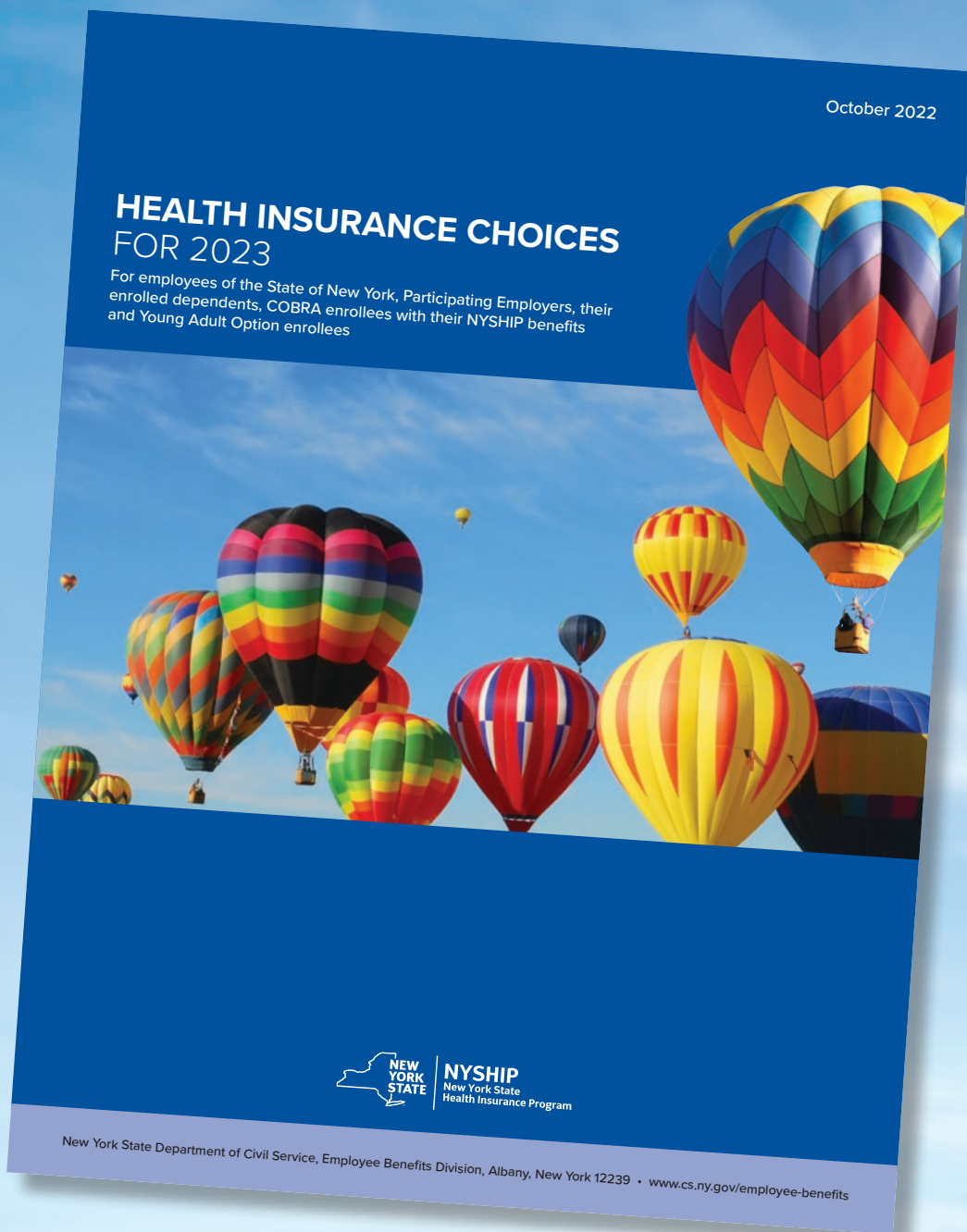


ARRIVING THIS FALL



Watch Your Mailbox:

Option transfer information and deadlines will be mailed to you.

Health insurance premium rates for 2023 should be available from your Health Benefits Administrator in November or December.

For Employees of Participating Employers:

Look for 2023 NYSHIP health insurance information, including Empire Plan and NYSHIP HMO benefit details, on NYSHIP Online at www.cs.ny.gov/employee-benefits.

Health Insurance Choices for 2023 explains the Option Transfer Period and the benefit plans and programs available under NYSHIP for the upcoming year. Ask your Health Benefits Administrator for a copy of the *Choices* booklet, or view it on NYSHIP Online.

