



NY23-16

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Communications Plan: 2024 Option Transfer (OT) Period
DATE: September 26, 2023

We are pleased to announce the communications schedule for the 2024 Option Transfer Period.

Reminders

- The **Pre-Tax Contribution Program (PTCP) Election Period** and the Option Transfer Period run concurrently. 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 not necessary for **Opt-out Program** enrollees who continue to be eligible to reenroll in the program each year. Please refer to HBA Memo NY19-31 for additional Opt-out Program-related details and instructions.

Option Transfer Posters

The OT posters help to remind enrollees about the OT Period and other program deadlines. This year's version includes a QR code providing quick access to option transfer-related resources and tools via our online Option Transfer Guide. See "Information on the Web" in this memo for additional information.

We recently sent you five OT posters; 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 electronically, 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 late September. We will also ship you five copies to distribute to new employees and/or for use at employee meetings.

Health Insurance Choices for 2024

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 late October-early November, we will post *Choices* online and ship you a supply equal to two percent of your NYSHIP enrollment or a maximum of 10 copies, whichever is less. Please distribute to employees who request them as this publication is not mailed to enrollee homes.

Health Insurance Choices for 2024 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 2023 plan year: APSU, C-82, DC-37, NYSCOPBA, PBA and PIA. The 2024 Empire Plan benefits for these groups will be detailed in the *Health Insurance Choices for 2024 Supplement*. This document should be distributed along with the Active *Choices* publication to any enrollees in these groups who request *Choices*.

In late October, we will separately ship a supply of the *Choices Supplement* equal to two percent of your NYSHIP enrollment in the affected groups or a maximum of 10 copies, whichever is less. Like *Choices*, it will not be mailed to enrollee homes.

Distribution of Rate Flyer for Active Enrollees

The *Rates & Deadlines for 2024* flyer provides the rates, option transfer and PTCP election deadlines and other important information, such as payroll deduction dates. Note that there will only be a single version of the *Rates* flyer for 2024.

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 two percent of your NYSHIP enrollment or a maximum of 10 copies, whichever is less. 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.*

*** An option change made during the June 2023 Special Option Transfer Period (due to the Empire Plan benefit changes that were administratively extended to retirees of New York State effective July 1st) does not count toward the once-in-a-12-month-period limit for retirees.*

Distribution of Publications for Retirees

Once rates have been approved, we will mail *Health Insurance Choices for 2024* and *NYSHIP Rates & Information for 2024* 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; however, the *Rates* flyer is mailed to all retirees.

We will send you five copies of Retiree *Choices* and five copies of the *Rates* flyer to distribute to new retirees. You may order additional copies throughout 2024, if needed.

Information on the Web

The Option Transfer Guide, which will be accessible beginning in October from the NYSHIP Online homepage at www.cs.ny.gov/employee-benefits for active enrollees and www.cs.ny.gov/employee-benefits/login/index-retiree.cfm for retirees, provides easy access to option transfer-related information, tools and instructions for changing options. Alternatively, enrollees can navigate to group- and plan-specific option transfer resources by using the Enrollee Group Wizard and then selecting Health Benefits & Option Transfer and Rates and Health Plan Choices.

All 2024 Option Transfer publications, including the *Rates* flyers, will also 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 is your best option if you frequently need to check benefit information for different groups.

We will remove the 2023 OT information from both the public and administrative websites once 2024 rates have been approved and the 2024 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 Current 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 using the Plan Comparison Tool, which is located in the Option Transfer Guide on NYSHIP Online. The system announcement on rate approval will note the availability of 2024 benefit information on the Plan Comparison Tool. Note that the Plan Comparison Tool is also available for employees registered on MyNYSHIP.

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 shipments of the desired publication.**

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 and distribution, please call the Communications Unit at (518) 457-7577.

Attachment: NY OT Poster (PDF)