



NY24-15

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Communications Plan: 2025 Option Transfer (OT) Period
DATE: September 4, 2024

We are pleased to announce the communications schedule for the 2025 Option Transfer (OT) Period.

Reminders

- As part of Governor Hochul's efforts to promote sustainability, the Employee Benefits Division (EBD) will no longer ship courtesy copies of publications to agencies. When a new publication becomes available, an HBA memo will be issued and a digital version (PDF) of the publication will be posted on HBA Online and the NYSHIP website. You may also order hard copies of all OT publications. See "Information on the Web" and "To Order Health Benefits Materials" in this memo for additional information and instructions.
- The **Pre-Tax Contribution Program (PTCP) Election Period** and the OT Period run concurrently. Do not accept PTCP election changes until the OT 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 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 OT Guide. See "Information on the Web" in this memo for additional information.

We recently sent your agency two 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.

Health Insurance Choices for 2025

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 for deciding which coverage may be best for the enrollee and updates on plan changes are also included in this publication. *Choices* is not mailed to enrollee homes. Look for it online in late October.

Health Insurance Choices for 2025 Supplement

As of the date of this memo, the **PBA** and **PIA** 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 2024 plan year. The 2025 Empire Plan benefits for these groups will be detailed in the *Health Insurance Choices for 2025 Supplement*. Like *Choices*, it will not be mailed to enrollee homes but available online in late October.

Distribution of Rate Flyer for Active Enrollees

The *Rates & Deadlines for 2025* flyer provides the rates, option transfer and PTCP election deadlines and other important information, such as payroll deduction dates.

There will only be a single version of the *Rates* flyer for 2025.

The *Rates* flyers will be mailed first class to enrollee homes once rates have been approved. They will also be posted online and we will issue a system announcement at that time.

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 *Health Insurance Choices for 2025* and *NYSHIP Rates & Information for 2025* (as an insert within *Choices* this year) to homes of all retirees living in New York State (NYS). Retirees living outside of NYS will be mailed a standalone version of the *Rates* flyer only and may access *Choices* on the NYSHIP website.

Information on the Web

The OT Guide, available on the NYSHIP website 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 selecting their group and plan and then selecting Health Benefits & Option Transfer and Rates and Health Plan Choices.

All 2025 OT publications will also be available on HBA Online at www.cs.ny.gov/employee-benefits/hba. Select Health Plan Choices on the homepage to view them.

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 located in the OT Guide on the NYSHIP website. The system announcement on rate approval will note the availability of 2025 benefit information on the Plan Comparison Tool. 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 OT publications to accommodate agencies wishing to order hard copies. 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. If you need help accessing HBA Online, contact the ITS Service Desk at 844-891-1786, <mailto: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