

Scan the QR Code with your mobile device for quick access to option transfer-related tools, resources and instructions.

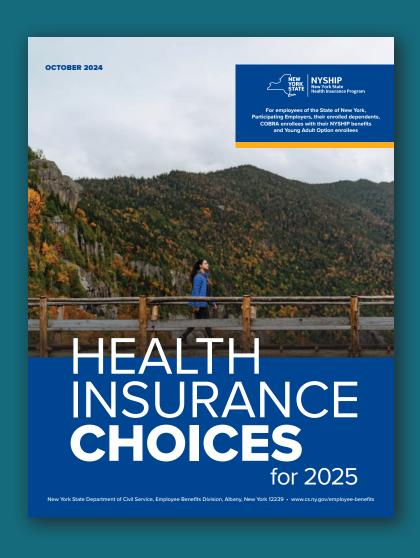




WATCH YOUR MAILBOX:

Option transfer information and deadlines will be mailed to you.

Health insurance premium rates for 2025 should be available from your Health Benefits Administrator in November or December.



FOR EMPLOYEES OF PARTICIPATING EMPLOYERS:

Look for 2025 NYSHIP health insurance information, including Empire Plan and NYSHIP HMO benefit details, on the NYSHIP website at www.cs.ny.gov/employee-benefits.

Health Insurance Choices for 2025 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 the NYSHIP website.