



PE24-11

MEMORANDUM

TO: Health Benefits Administrators of Participating Employers
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.

Reminder

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.

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 distributes information for employees electronically, please use the attached PDF.

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 on how to decide 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.

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 2025.

The flyer will be mailed to enrollee homes once the OT Period dates have been announced. Communication of 2025 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 OT materials to retiree homes. The 2025 *NYSHIP 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 all individuals for whom these rates apply. Retirees who live in New York State will also be mailed the retiree version of *Health Insurance Choices for 2025*.

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.

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

Attachment

PE OT Poster