



NY25-17

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Communications Plan: 2026 Option Transfer Period
DATE: Sept. 2, 2025

The Employee Benefits Division (EBD) has announced the 2026 Option Transfer Period communications schedule.

Reminders

- As part of Governor Hochul's efforts to promote sustainability, EBD no longer ships courtesy copies of publications to agencies. When a new publication becomes available, an HBA memo will be issued, and a PDF of the publication will be posted on HBA Online and the NYSHIP website. You may also order hard copies of all option transfer publications.
- 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 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 details and instructions.

Planning for Option Transfer

The *Planning for Option Transfer* publication describes 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* will be mailed to enrollee homes in mid-September.

Health Insurance Choices for 2026

Choices is a guide to the Option Transfer Period that details 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 and will be posted online in late October.

Distribution of Rate Flyer for Active Enrollees

The *Rates & Deadlines for 2026* flyer provides rates, option transfer and PTCP election deadlines and other important information, such as payroll deduction dates. The *Rates* flyers will be mailed first-class to enrollee homes once rates have been approved. They will also be posted online and a NYBEAS system announcement will be issued at that time.

Option Transfer Policy for NYSHIP Enrollees With Retiree Benefits

NYSHIP enrollees with retiree benefits* are permitted to change plan options at any time *once* during a 12-month period. This policy allows retirees more flexibility and time to consider personal factors affecting their plan 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 NYSHIP benefits.*

Distribution of Publications for Retirees

Once rates have been approved, *Health Insurance Choices for 2026* and *NYSHIP Rates & Information for 2026* (as an insert within *Choices* this year) will be mailed to all retirees living in New York State (NYS). Retirees living outside of NYS will only be mailed a standalone version of the *Rates* flyer and may access *Choices* on the NYSHIP website.

Information on the Web

The Option Transfer Guide, available on the NYSHIP website at cs.ny.gov/employee-benefits for active enrollees and cs.ny.gov/employee-benefits/login/index-retiree.cfm for retirees, provides easy access to option transfer information, tools and instructions. Enrollees can navigate to group- and plan-specific option transfer resources by selecting their group and plan and then clicking “Health Benefits & Option Transfer” and “Rates and Health Plan Choices.”

All 2026 option transfer publications will be available on HBA Online at 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 Option Transfer Guide on the NYSHIP website. The NYBEAS system announcement on rate approval will note the availability of 2026 benefit information on the Plan Comparison Tool. The Plan Comparison Tool is also available for enrollees registered on MyNYSHIP.

To Order Health Benefits Materials

EBD keeps an inventory of all printed option transfer publications. To order option transfer materials during and after the Option Transfer Period, please use the online publication ordering system on HBA Online at cs.ny.gov/employee-benefits/hba. If you need help accessing HBA Online, contact the ITS Service Desk at 844-891-1786, fixit@its.ny.gov or chat.its.ny.gov. If you have any questions about option transfer publications or distribution, please email the Communications Unit at communications@cs.ny.gov.