



PE25-12

MEMORANDUM

TO: Health Benefits Administrators of Participating Employers
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.

Reminder

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.

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.

Option Transfer Deadline Postcard

A postcard announcing the deadline for making option changes for the 2026 plan year will be mailed to all active employees of Participating Employers in November, as soon as the Option Transfer Period dates have been officially announced. This postcard will replace the *Option Transfer Information for Participating Employees* publication, which has been discontinued, and will not be available for HBAs to order. It is the agency's responsibility to communicate 2026 rates to active enrollees.

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, option transfer materials will be mailed to retiree homes. The 2026 *NYSHIP Rates & Information for Retirees of Participating Employers* flyer includes the most

common rates for each plan option for retirees of Participating Employers and will be mailed to all individuals to whom these rates apply. Retirees who live in New York State will also be mailed the retiree version of *Health Insurance Choices for 2026*.

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.

To Order Health Benefits Materials

EBD keeps an inventory of all 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.