



NYSHIP

New York State
Health Insurance Program

Prepared for use by the Department of Civil Service, Employee Benefits Division representatives only.

What is NYSHIP?

New York State Health Insurance Program

- NYS employees and retirees are provided health insurance benefits through NYSHIP
- Separately funded State Authorities, Public Benefit Corporations or Quasi-State Agencies (Participating Employers) can elect to participate
- Local governments (Participating Agencies) can elect to participate

Role of Department of Civil Service Employee Benefits Division (EBD)

- Administers the New York State Health Insurance Program (NYSHIP)
- Functions as your Health Benefits Administrator (HBA) when you retire

To Contact EBD

Phone: 518-457-5754 or 1-800-833-4344

Address: NYS Department of Civil Service
Employee Benefits Division
Albany, NY 12239

Fax: 518-485-5590

Web site: www.cs.ny.gov/employee-benefits

**This information is in Chapter 10 of your Directions
Pre-Retirement Planning
Self-Help Guide.**

HIPAA Privacy Regulations

- Signed release is required before your protected health information (PHI) can be released to anyone other than you (or the person whose PHI is requested).
- EBD has its own form, as do each of the program administrators.

Power of Attorney (POA)

- If you would like someone to act on your behalf, EBD needs a copy of the POA on file.
- EBD also needs a properly executed copy of the HIPAA form to speak with the POA.

Click on Retirees



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Governor

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Commissioner,

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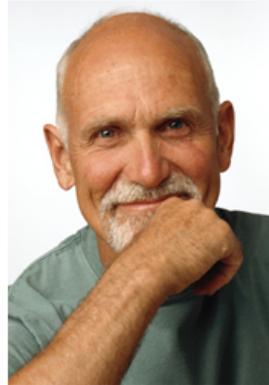


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Retirees

Health Insurance and other Employee Benefits

[Health Benefits](#) information for retirees of NYS and Local Governments Participating in NYSHIP, [Life Insurance](#), [Long Term Care](#) and [Survivor Benefits](#)

[Retirement Benefits](#)

New York State and Local Government Retirement System information presented by New York State Office of the State Comptroller

[Working After Retirement](#)

Returning to public sector employment after retirement

Quick Reference

[Returning to Work for New York State or Local Government](#)
CSC-1 Application for Pension Waiver Pursuant to Section 211 of the New York State Retirement and Social Security Law.

[CSC-1 PDF](#)

[CSC-1 Word Template](#)

[Returning to Work and Health Benefits](#)

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NYSHIP
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NYSHIP Online



Services News Government

Job Seekers Employees Retirees HR Professionals

Retiree (NY) - Empire Plan Change Your Group Search

NYSHIP Online has a new web address. <https://www.cs.ny.gov/employee-benefits>. Please update any bookmarked pages.



- Current Topics
- What's New?
- Health Benefits & Option Transfer
- Other Benefits
- Medicare
- Using Your Benefits
- Forms
- Find a Provider
- Calendar
- MyNYSHIP - Enrollee Self-Service



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Today's Topics

- Eligibility
- Costs
- Sick Leave Credit
- Vestees
- Dental and Vision
- Dependent Survivors
- Medicare



Eligibility for Health Insurance Benefits in Retirement

- You must have a minimum of 10 years of service in a position eligible for NYSHIP benefits.
- You must be “pension eligible.”
- You must be enrolled in NYSHIP at the time of your retirement.

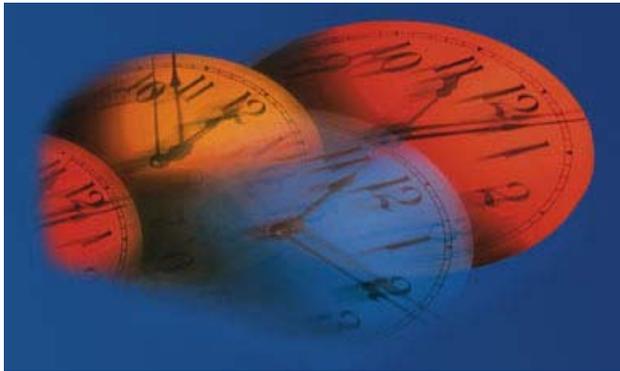
Requirements for Disability Retirement

- You must be enrolled in NYSHIP at the time of your retirement.
- If your disability retirement is **non-work-related** – 10 years of NYSHIP benefits-eligible service is required.
- If your disability retirement is **work-related** – the service requirement is waived.

Retiree Cost

- The State contributes to the cost of retiree coverage.
- If you earn sick leave credit, you may be able to use the value of your unused sick leave to reduce your health insurance cost in retirement.

Estimate Sick Leave Credit



Hours of
Unused Sick
Leave

X



Hourly
Rate of
Pay

=



Total Dollar
Value of Sick
Leave

Estimate Sick Leave Credit



Total Dollar
Value of
Sick Leave

÷

Life Expectancy
in Months

=

Your Monthly
Sick Leave
Credit

Ask your Health Benefits Administrator for details or
use the worksheet on the web site at
www.cs.ny.gov/employee-benefits

Dual Annuitant Sick Leave Credit Option

- Allows your covered dependents to continue to use your sick leave credit to offset their cost of health insurance if you predecease them.

**Your Sick Leave Credit is reduced
to 70% of its value.**

- If you do not elect this option, it does **NOT** affect your dependent survivor's eligibility for NYSHIP coverage – it **ONLY** affects the cost.

Dual Annuitant Sick Leave Credit Option

- You do not need to be enrolled in family coverage at the time of retirement to choose Dual Annuitant Sick Leave Credit Option.
- You must submit a completed, signed election form **BEFORE** you leave the payroll.
- This is a **ONE-TIME** irrevocable decision.

Once you establish eligibility, you may:

- Retire with your benefits in place
OR
- Defer the start of your benefits as a retiree for an indefinite time period



Deferred Health Insurance at Retirement

If you want to defer your health insurance at retirement:

- You **MUST** be enrolled in NYSHIP and establish eligibility for retiree coverage.
- You **MUST** prove enrollment in other coverage.
- You **MUST** elect to defer before you leave the payroll.

If you choose to defer your health insurance, the value of your Sick Leave Credit may be higher when you reinstate your benefits.

“Dear Retiree” Letter

- Your NYSHIP Option
- Your Monthly Cost
- Your Sick Leave Credit
- Medicare Information



How will I make my payments?

- Direct payments to the Employee Benefits Division
- ERS/TRS – Pension Check Deduction
 - Pension check deductions may take several months to begin.
 - You may be billed by the Employee Benefits Division and must pay until deductions begin.

Eligibility for Health Insurance Benefits as a Vestee

- You must be enrolled in NYSHIP at the time you leave State service.
- You must have a minimum of 10 years of service in a NYSHIP benefits-eligible position.

Maintaining Vestee Coverage

- If you wish to have health benefits as a retiree, you must be continuously enrolled in NYSHIP coverage until you become pension eligible (usually age 55).
- If you leave State service as a vestee, you forfeit your sick leave credit.

Vestee Premium Costs

You may continue coverage in NYSHIP by:

- Paying the full cost of coverage until pension eligible
OR
- Being enrolled as a dependent of a NYSHIP enrollee
OR
- Continuing coverage through employment with a Participating Agency or Participating Employer

Dental and Vision Benefits

- While actively working, some State employees receive these benefits under NYSHIP and others through a union Employee Benefit Fund.
- Under NYSHIP, these benefits end 28 days after the last day of the payroll period in which you worked.
- If you want to continue dental and vision benefits after retirement, you must request enrollment and pay a monthly premium.

Post-Retirement Benefits Available

Dental

- COBRA (up to 36 months)
 - Union Employee Benefit Fund or
 - State Program
- OR
- Emblem Health Direct Pay Plan

Vision

- COBRA (up to 36 months)
 - Union Employee Benefit Fund or
 - State Program

2016 COBRA Dental and Vision Rates

Dental	Vision
Individual: \$ 28.63	Individual: \$ 3.53
Family: \$ 74.93	Family: \$ 9.19

These rates do not apply to dental and vision coverage under Union Benefit Funds. Check with the appropriate fund for rate information.

Also, the vision rates do not apply to certain groups of Council 82, NYSCOPBA and APSU retirees.

COBRA rates are based on the full share rate plus a 2% administrative fee.

Health Insurance Eligibility for Dependents

- Spouse, including a legally separated spouse (not a divorced spouse)

OR

- Domestic Partner
(requires proper documentation)



Health Insurance Eligibility for Dependents

- Children under the age of 26, regardless of marital or student status
 - Natural children
 - Legally adopted children, including children in a waiting period prior to finalization of adoption
 - Stepchildren or children of a Domestic Partner
 - “Other” dependent children (requires proper documentation, must have been certified and covered at age 19)

Health Insurance Eligibility for Dependents

- Children over age 26 with a disability (requires approved Form PS-451). Disability must have begun prior to age 26.
- Children with active military service between age 19 and 25: Reduces child's age for benefit purposes by up to four years for each month of active military service. Full-time student status required from age 26.

NYSHIP Dental and Vision Eligibility for Dependents

Dental and vision coverage for:

- A spouse or domestic partner must meet same eligibility as health insurance
- Children requires full-time student status from age 19 to age 25
- All children ends at age 25 unless approved as a disabled dependent or qualifies under military service adjustment

Young Adult Option

NYS Insurance Law allows unmarried young adults up to age 30 to purchase coverage through a parent's NYSHIP group health insurance plan.

- Dependent will have a separate enrollment record
- Cost will be 100% of premium
- Young adult must be a natural child, adopted child, stepchild, or child of a domestic partner, of a NYSHIP enrollee
- Dependent cannot be eligible for his/her own employer's health plan

What if I predecease my dependents?

- Benefits are extended for 3 months for all covered dependents
- Coverage usually continues under the same ID during the 3-month extension (HMO enrollees: check with your HMO)
- Coverage during the 3-month extension is provided at no cost to the dependent(s)

Coverage After the 3-month Extension

As a retiree, your dependents are eligible to continue NYSHIP coverage as dependent survivors if:

- They are covered on your family coverage at the time of your death, OR
you deferred your health insurance coverage and had family coverage in effect at the time of deferral
AND
- You had 10 years of benefits-eligible service with an employer that was eligible to participate in NYSHIP.

To Initiate Dependent Survivor Coverage

- Dependent must notify Retirement System of death
OR
- Dependent provides EBD with copy of death certificate
- EBD sends survivor(s) information about continuing coverage

What is the cost?

- For most dependent survivors:
 - Dependent survivor pays 10% of the cost of individual coverage
 - If dependent survivor maintains family coverage, he/she pays 10% of the cost of individual coverage plus 25% of the cost of dependent coverage
- If selected by the retiree, Dual Annuitant Sick Leave Credit offsets the cost of dependent survivor's coverage.

Dependent Survivor Coverage

- Permanently ends if your dependent survivor:
 - Does not elect to continue coverage
 - Remarries (spouse) or repartners or marries (domestic partner)
 - Cancels coverage
 - Fails to make premium payments
 - Ages out or otherwise loses eligibility as a dependent (children)
- Eligibility rules for children are the same as when they are enrolled under your coverage, but generally only children enrolled at the time of your death are eligible.

Medicare

What is it?

The federal health insurance benefits program administered by the Centers for Medicare & Medicaid Services (CMS)

Parts of Medicare

- **Part A** provides inpatient hospital coverage, skilled nursing facility and hospice care. It is free if you meet the Social Security work requirements.
- **Part B** provides outpatient hospital and medical coverage. There is an enrollee premium for Part B.

Parts of Medicare

- Medicare Advantage Plans (formerly **Part C**)
 - Your Medicare Part A and Part B coverage, and in many cases, Part D coverage, is provided through the HMO
 - You must live in the Medicare-approved service area
 - Coverage outside the provider network or service area must be preauthorized by the HMO
- **Part D** provides prescription drug coverage

When Does Medicare Eligibility Begin?

- At age 65
- After two years of SSDI eligibility
- When receiving SSDI benefits due to amyotrophic lateral sclerosis (ALS)
- When diagnosed with end-stage renal disease (ESRD)

Medicare Primacy: When You Are Working

When you are working (or return to work) for New York State in a position that is considered “benefits-eligible,” **NYSHIP coverage is generally primary to Medicare** for you *and* your covered dependent(s) who are eligible to enroll in Medicare.

Exceptions for Medicare Primacy

Regardless of your employment status, Medicare is primary for:

- Enrollees or dependents eligible for Medicare because of ESRD who are no longer in the 30-month coordination period.
- Your covered domestic partner age 65 or over.
- If you are working (or return to work) for New York State in a position that is not considered “benefits-eligible,” Medicare is primary to NYSHIP for you and your covered dependent(s) who are eligible to enroll in Medicare.

Medicare Primacy: When You Retire

When you retire, Medicare is primary to NYSHIP for you or your covered dependent(s) who are eligible to enroll in Medicare.

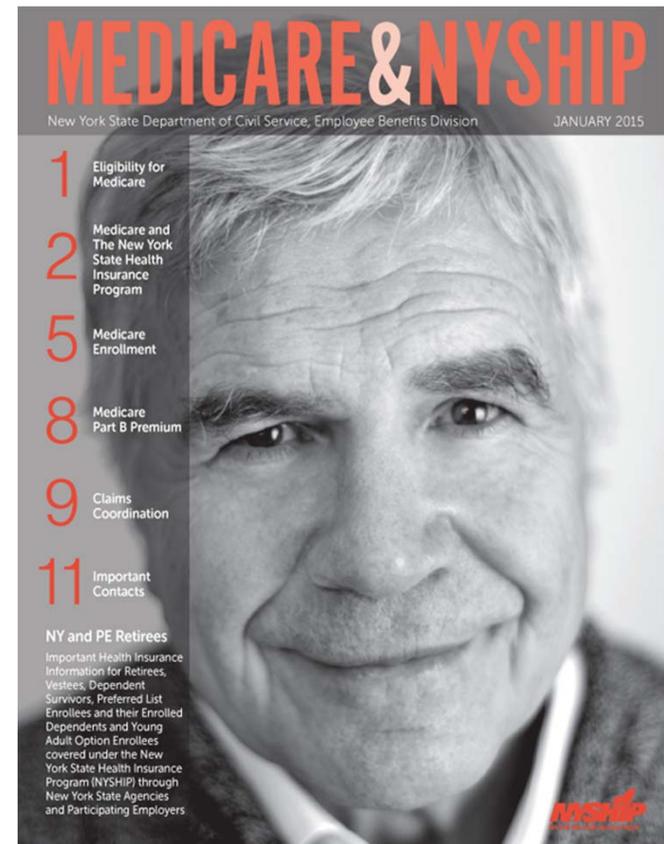
Enrolling in Medicare

- NYSHIP requires you and your covered dependents to be enrolled in Medicare when it is primary to NYSHIP.
- It is **YOUR** responsibility to enroll in Medicare Parts A and B when first eligible for primary Medicare coverage. Enrollment is not automatic in all cases.
- As a reminder and to help you understand the importance of enrolling in Medicare, we send out what we call our ***“Happy 65th Birthday Letter”*** five months before you or a spouse/domestic partner turns 65, whether you are **ACTIVE** or **RETIRED**.

Enrolling in Medicare

“Happy 65th Birthday Letter” advises you to contact Social Security:

- At least 3 months prior to retiring, when you or your dependent will be age 65 or over or eligible for Medicare due to disability at the time of your retirement.
- At least 3 months prior to attaining Medicare eligibility due to age or disability after you retire.



Medicare and NYSHIP

- When you are enrolled in Medicare Part B, there is a premium for this coverage.
- Enrollee is reimbursed for the standard monthly Part B premium for each Medicare-primary person covered under the contract.

Medicare and NYSHIP

- In 2015, the standard Part B premium was \$104.90 for Medicare Part B. Due to the absence of a COLA for 2016, many enrollees will continue to pay, and be reimbursed, \$104.90.
- In 2016, the standard Part B premium increased to \$121.80 for Medicare Part B for some individuals. Anyone who became newly enrolled in Medicare Parts A and B, on or after January 1, 2016 will pay, and be reimbursed, \$121.80.

Medicare and NYSHIP

The individuals subject to the premium increase of \$121.80 generally fall into one of the following categories:

- Enrollees/dependents who newly enroll in Medicare Part B with coverage starting in 2016
- Enrollees/dependents who do not have their Medicare Part B premium withheld from their Social Security check
- Enrollees/dependents who are subject to IRMAA

IRMAA

Income-Related Monthly Adjustment Amount

- Additional premium paid for Medicare Part B based on IRMAA is currently reimbursed on an annual basis.
- You may be responsible for additional IRMAA associated with the Medicare Part D Program. Part D IRMAA will NOT be reimbursed by NYSHIP.

Medicare and Your NYSHIP Benefits

- When you or your dependents become Medicare-eligible prior to age 65, notify the Employee Benefits Division.
- We need:
 - A copy of your Medicare ID card
 - Your residential street address, if you only have a PO Box on file with us

Note: We will still mail NYSHIP materials to your PO Box, but CMS requires that a residential address be maintained.

Your Prescription Drug Benefit

- Most NYSHIP enrollees and their dependents have prescription drug coverage as part of their health insurance coverage.
- Prescription coverage continues even when Medicare becomes the primary coverage. For most of you, your plan will enroll you in a Medicare Part D plan.
- All NYSHIP prescription drug coverage pays on average as much or more than Medicare's standard Part D Plan. This is called *creditable coverage*.

Your Prescription Drug Benefit and Medicare Part D

- The Empire Plan and NYSHIP Medicare Advantage HMOs provide prescription drug coverage through a Medicare Part D plan.
- Enrollees in **traditional** HMOs do not have a Medicare Part D plan with their NYSHIP coverage.

IMPORTANT!

Enrollment in a non-NYSHIP Medicare Part D plan or Medicare Advantage Plan may result in the cancellation of your NYSHIP coverage.

The Empire Plan and Medicare

- Most enrollees and dependents are automatically enrolled in crossover with UnitedHealthcare.
- Claims submitted to Medicare first are then automatically sent to The Empire Plan for additional consideration.

Empire Plan Medicare Rx

- REQUIRED for Medicare-primary enrollees and Medicare-primary dependents enrolled in The Empire Plan.
- EBD will automatically enroll Medicare-primary enrollees and Medicare-primary dependents in Empire Plan Medicare Rx.

Empire Plan Medicare Rx

- To ensure a smooth transition, make sure you:
 - Send us a copy of your/your dependent's Medicare card.
 - Provide your residential street address if we have a Post Office Box mailing address on file.
 - Let us know if Social Security has a different name or date of birth than NYSHIP for you or your dependents..

NYSHIP HMOs and Medicare

- A few NYSHIP HMOs coordinate benefits with original Medicare, Parts A and B.
- Most NYSHIP HMOs provide Medicare Advantage Plans for enrollees and/or dependents with Medicare as primary coverage.
 - Under these plans, you receive both your Medicare and NYSHIP benefits from that plan.
 - Care received outside of the HMO service area is only covered to the extent allowed by the HMO.

Medicare Recap

- Enroll in Medicare Parts A and B when first eligible for Medicare primary coverage.
- If you enroll in a Medicare product outside NYSHIP, this will cancel your NYSHIP (Empire Plan and Medicare Advantage Plans) benefits for you and any covered dependents.
- Call the Employee Benefits Division before you become eligible if you have any questions.

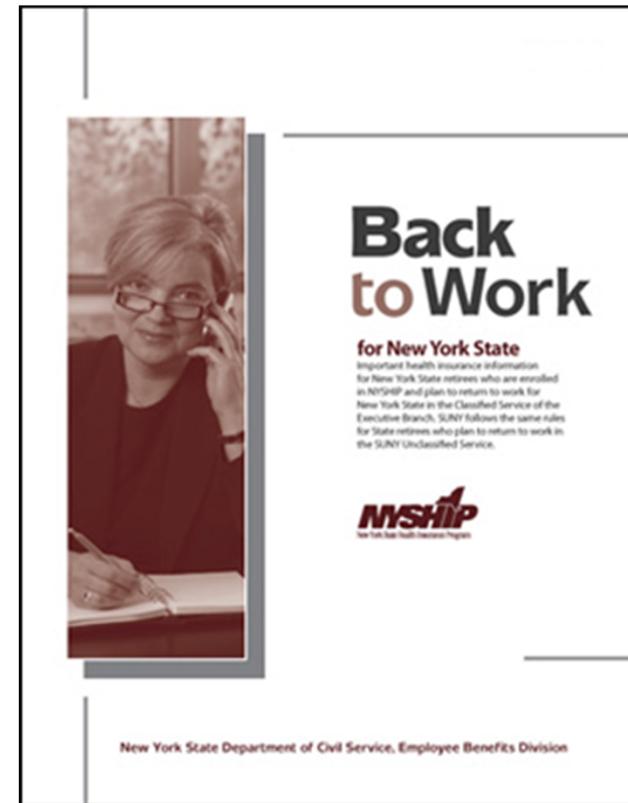
If You Return to State Service

In a benefits-eligible position, you may choose to:

- Continue with retiree benefits
or
- Return to active benefits

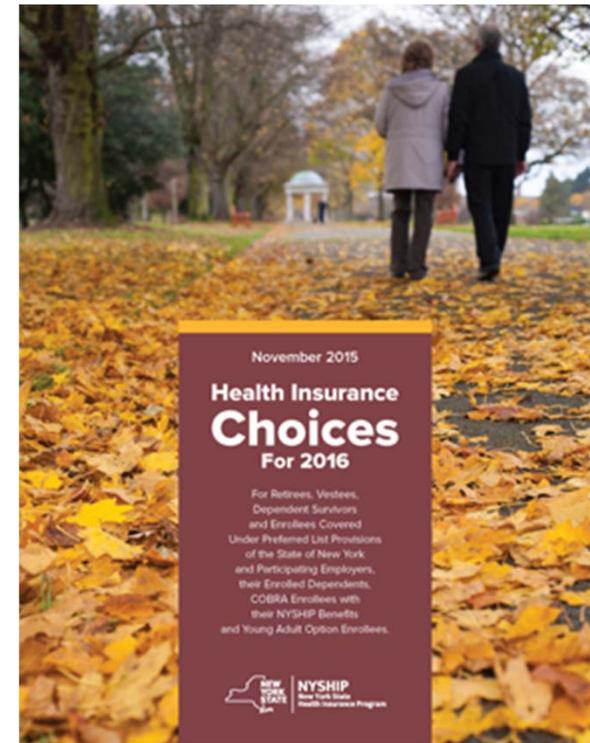
If Medicare-eligible:

- NYSHIP becomes primary
and
- Eligibility for Medicare Part B reimbursement ends



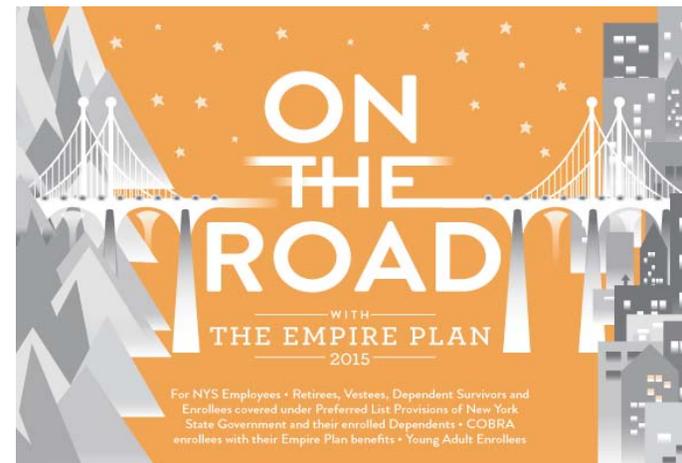
Option Changes

- Option transfer is permitted one time per 12-month period.
- You will receive notification of rate and benefit changes prior to the end of the plan year.
- Benefits information is available on the Department of Civil Service web site at www.cs.ny.gov/employee-benefits.



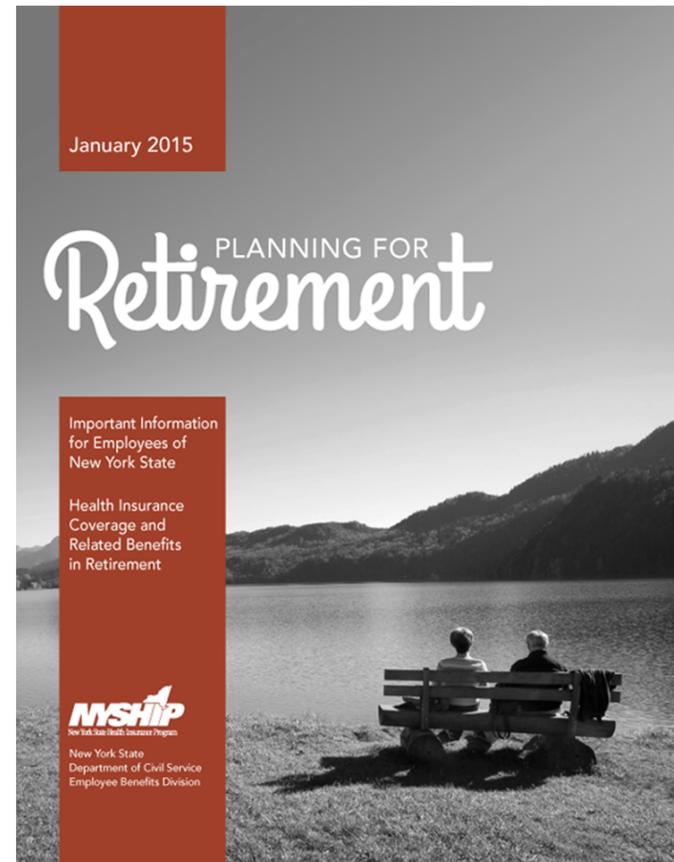
On the Road

- Travel
 - “Snowbirds”
 - Living outside the U.S.
- Moving and impact on benefits
 - The Empire Plan
 - NYSHIP HMO: check with your HMO
 - Medicare: check with Social Security



Planning for Retirement Video

See your agency Health Benefits Administrator for a DVD copy and companion booklet.

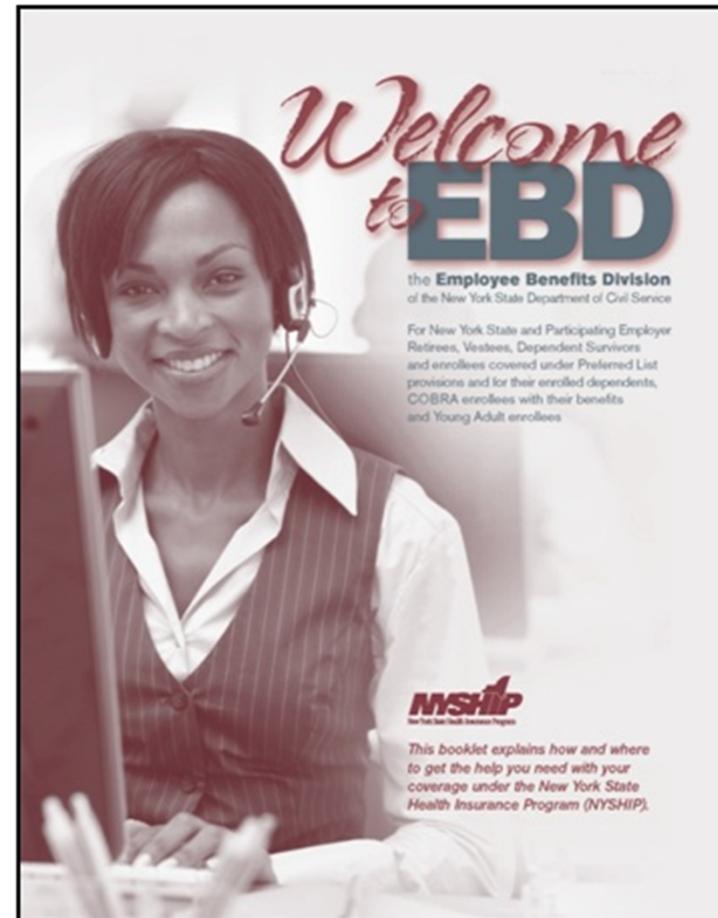


For Other Benefit Information

- M/C Life Insurance Program
See your Human Resources Office
- Long Term Care
NYPERL
MedAmerica's NYPERL Customer Service
1-866-474-5824
www.NYPERL.net
- Union Sponsored Plans
Contact Plan Sponsor

After You Retire

- EBD becomes your personnel office.
- All enrollment changes must be requested **in writing** and signed by the enrollee.
 - Address changes
 - Dependent changes
 - Option changes



To Contact EBD

Phone: 518-457-5754 or 1-800-833-4344

Address: NYS Department of Civil Service
Employee Benefits Division
Albany, NY 12239

Fax: 518-485-5590

Web site: www.cs.ny.gov/employee-benefits

Questions?