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IMPORTANT INFORMATION REGARDING YOUR PARTICIPATION IN THE NYSHIP OPT-OUT PROGRAM FOR 2014

Dear Opt-out Program Participant:

This is a reminder that your current participation in the Opt-out Program does not automatically renew each year. You must select a NYSHIP option for the 2014 plan year, even if you want to opt out again.

If you do not select one of the following NYSHIP options for 2014, your participation in the Opt-out Program will end, the Opt-out payment credited to your biweekly paycheck will stop and you will NOT be enrolled in health benefits through NYSHIP.

NOTE: If you are close to retirement you must be enrolled in NYSHIP on your retirement date to carry benefits in retirement. The Opt-out Program would satisfy that requirement.

To remain enrolled in NYSHIP for 2014, please select one of the following NYSHIP options:

- **If you wish to elect the Opt-out Program for the 2014 plan year**, you must complete and submit the enclosed Opt-out Attestation Form (PS-409) and NYS Health Insurance Transaction Form (PS-404) to your agency Health Benefits Administrator (HBA) during the upcoming Annual Option Transfer Period for 2014.
- **If you wish to enroll in NYSHIP for health benefits in 2014**, you must submit a completed NYS Health Insurance Transaction Form (PS-404) to your agency HBA. Unless you experience a qualifying event, such as a loss of other coverage, enrolling in NYSHIP benefits coverage after the Annual Option Transfer Period will result in a five pay period late enrollment and must be on a post-tax basis.

Contact your agency HBA during the Annual Option Transfer Period to make your election to participate in the Opt-out Program or enroll in a NYSHIP health plan for 2014.

Your Opt-out payments for 2013 will end according to the chart below, depending on your payroll cycle:

Payroll Cycle	Last Paycheck with the 2013 Opt-Out Credit
Administration Lag	12/18/2013
Admin Lag Exempt	12/4/2013
Admin Triple Lag	12/26/2013
Institution Lag	12/12/2013
Institution Lag Exempt	11/27/2013