'07 INFORMATION

NYSHIP Option Transfer Information for Participating Employers

FOR EMPLOYEES OF PARTICIPATING EMPLOYERS

DEADLINES FOR CHOOSING YOUR PLAN FOR 2007

Choose your health insurance option for 2007 by December 29, 2006

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2007. The New York State Health Insurance Program (NYSHIP) offers you the choice of The Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where you live or work.

Except under the limited circumstances explained on page 3, you cannot change options outside the annual Option Transfer Period that ends December 29, 2006.

To change your health insurance plan during the Option Transfer Period, see your agency Health Benefits Administrator as soon as possible. Ask for the Health Insurance Transaction Form PS-404. If you are enrolling in an HMO or changing to another HMO, also ask for an HMO enrollment form. Return the completed form(s) to your agency Health Benefits Administrator by December 29, 2006.

No action is required if you wish to keep your current health insurance option and still qualify for that plan.

Retiring or vesting in 2007?

You may change your health insurance plan when you retire or vest your health insurance. Retirees and vestees who continue their NYSHIP enrollment may change health insurance options at any time once in a 12-month period. If you are planning to leave the payroll, consider now how this may affect your coverage. Will you or your spouse be eligible for Medicare? Are you planning to move out of the area? Ask your agency Health Benefits Administrator for a copy of *Health Insurance Choices for Retirees*.

NYSHIP
New York State Health Insurance Program

November 2006

Keep your health insurance up to date

Notify your agency Health Benefits Administrator when changes in your family, marital or employment status affect your coverage or if your name, address or phone number changes. Act promptly. Deadlines may apply. See your *NYSHIP General Information Book* for details.

Your health insurance premium: What you pay. What your employer pays.

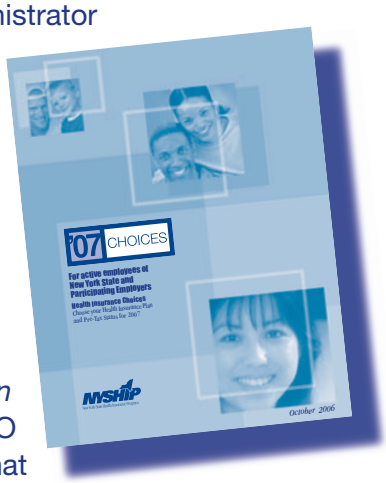
Your employer will notify you of your 2007 health insurance cost.

Your share of the health insurance premium, if any, is only part of the cost of coverage. Your employer pays at least 50 percent of the cost for Individual coverage.

If you have Family coverage, your employer pays at least 50 percent of the cost for Individual coverage plus at least 35 percent of the additional cost for dependent coverage.

Choices explains your current plan and other available plans

If you are considering changing your health insurance plan for 2007 or wish to review your current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for *Health Insurance Choices*, your guide to NYSHIP options.



Your plan will notify you directly of any copayment or benefit changes for 2007. Read your *Empire Plan Reports* or recent HMO notices for changes that may affect you. Check our web site for more information: www.cs.state.ny.us. Click on Benefit Programs, then on NYSHIP Online. Select your group if prompted, and then click on Health Benefits. Choose Rates and Health Plan Choices for the most up-to-date option transfer information. If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select United HealthCare and then the appropriate prompt on the United HealthCare system for answers to option transfer questions. If you have questions about NYSHIP-approved HMOs, call the HMOs directly. (See *Choices* for phone numbers.)

Note: If you have prescription drug coverage through a union Employee Benefit Fund, your prescription drug benefits will not change if you change plans. Call your benefit fund for information on your prescription drug coverage.

Changing plans outside the Option Transfer Period

You may change plans outside the designated Option Transfer Period only under the following circumstances:

- You are enrolled in an HMO and you no longer live or work in that HMO's service area: You must change plans to keep your NYSHIP coverage. You may change to The Empire Plan or a NYSHIP-approved HMO that serves your new area.
- You move to a new permanent address and your new home area is served by a NYSHIP-approved HMO that did not serve your previous home area: You may change to the new HMO regardless of which plan you were in before you moved.
- You have a job change out of an HMO's service area. You have a job change and wish to change to an HMO that was not available where you worked previously.
- You add a newly eligible dependent to your coverage.
- You return to work after military leave.
- You return to work after a break in service if you were ineligible to continue enrollment during the break, or you are assigned a new service anniversary date.
- You return to the payroll after going on Leave Without Pay and missed an Option Transfer Period.
- You are an HMO enrollee covered under a prescription drug program provided by a union Employee Benefit Fund and you lose eligibility for that coverage because of a change in negotiating unit. You may change plans when the negotiating unit change takes place.
- Your dependent experiences an unforeseen change in permanent residence and is no longer in your HMO's approved service area. (Note: A student attending college outside your HMO's service area is not considered to have made an unforeseen change in permanent residence.)
- You retire or vest your health insurance.

You may change your plan only during the annual Option Transfer Period unless you meet one of the specific conditions listed on this page.

If you have questions about providers, talk with The Empire Plan carriers or your HMO, depending on your coverage. If your child is in school outside your HMO's service area, talk with your HMO about emergencies and other services.

Examples of option transfer requests during the year that are turned down:

- When our child goes away to school outside our HMO's geographic service area, may we change to The Empire Plan?
- My doctor no longer participates in the plan I selected. May I change to another plan?
- My wife needs an operation right away. We would like a different group of doctors to take care of her. May I change plans so her surgery will be covered?

State of New York Department of Civil Service
Employee Benefits Division
Alfred E. Smith State Office Building
80 South Swan Street
Albany, New York 12239
www.cs.state.ny.us

Option Transfer for PE-November 2006

PRESORTED
First-Class Mail
U.S. POSTAGE
PAID
UTICA, NY
Permit No. 320

Address Service Requested

Time-Sensitive Materials

Your Only Notice of
Option Transfer Deadlines

Option Transfer for Participating Employers was printed using recycled paper and environmentally sensitive inks. PE0082 2007 OT for PE

It is the policy of the State of New York Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the Department of Civil Service web site (www.cs.state.ny.us), which meets universal accessibility standards adopted by New York State for NYS agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

Important dates for your benefit choices

December 29, 2006

Deadline for submitting the signed health insurance transaction form to your agency Health Benefits Administrator. If you want to change your health insurance plan, change as early as possible in the Option Transfer Period. Then your enrollment record will show your new option if you need services in January 2007.

January 1, 2007

Start date for change of health insurance plan for employees of Participating Employers.

Consider carefully

Be sure you understand how your benefits will be affected if you change plans. You are choosing a benefit package for yourself and your dependents for the program year, January through December 2007. By changing plans, you could be getting substantially different coverage.