

DECEMBER 2014

OPTION TRANSFER INFORMATION FOR 2015

For Active Employees of Participating Employers and their enrolled Dependents.

CHOOSE YOUR HEALTH INSURANCE PLAN FOR 2015 BY DECEMBER 31, 2014

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2015. 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. **Note:** Not all Participating Employers offer NYSHIP HMO coverage.

Except under the limited circumstances explained on page 2, you cannot change options outside the annual Option Transfer Period that ends December 31, 2014.

To change your health insurance plan during the Option Transfer Period, see your agency Health Benefits Administrator (HBA) as soon as possible. Ask for the Health Insurance Transaction Form PS-404. Return the completed form to your agency HBA by December 31, 2014.

NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION AND STILL QUALIFY FOR THAT PLAN.



HEALTH INSURANCE INFORMATION FOR 2015

CHOICES EXPLAINS YOUR CURRENT PLAN AND OTHER AVAILABLE PLANS

If you are considering changing your health insurance plan for 2015 or wish to review your current plan, ask your agency HBA (usually located in the Personnel Office) for a copy of *2015 Health Insurance Choices*, your guide to NYSHIP options. Or find *Choices* and other option transfer publications on our web site at <https://www.cs.ny.gov/employee-benefits>. Click on Benefit Programs, then on NYSHIP Online. Select your group if prompted, and then click on Health Benefits & Option Transfer. Choose Health Plan Choices for the most up-to-date option transfer information or to use our NYSHIP Plan Comparison tool that generates a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area. Select NYSHIP Plan Comparison and then choose your group and the counties where you live and work. Check the box next to the plans you want to compare and click on Compare Plans to generate the easy-to-read comparison table.

Your current plan will notify you directly of any copayment or benefit changes for 2015. Read your *Empire Plan Report* or *HMO Reports* for changes that may affect you.

If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical Program and then the appropriate prompt for answers to Option Transfer benefit 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.

The *Summary of Benefits and Coverage (SBC)* is a standardized comparison document required by the Patient Protection and Affordable Care Act.

To view a copy of the *SBC* for The Empire Plan or a NYSHIP HMO, visit <https://www.cs.ny.gov/sbc/index.cfm>. If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical Program to request a copy for The Empire Plan. If you need a NYSHIP HMO *SBC*, contact the HMO.

YOUR HEALTH INSURANCE PREMIUM: WHAT YOU PAY. WHAT YOUR EMPLOYER PAYS.

Your employer will notify you of your 2015 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.

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 the option 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 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 above.

If you have questions about providers, talk with The Empire Plan administrators 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?

RETIRING OR VESTING IN 2015?

If you continue your NYSHIP enrollment as a retiree or vestee, you may change your health insurance plan when your status changes. As a retiree or vestee, you 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 HBA for a copy of *Choices for Retirees*.

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 2015. By changing plans, you could be getting substantially different coverage.

IMPORTANT DATES FOR YOUR BENEFIT CHOICES

DECEMBER 31, 2014

Deadline for submitting the signed Health Insurance Transaction Form PS-404 to your agency HBA.

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 2015.

JANUARY 1, 2015

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

New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, NY 12301-1068
<https://www.cs.ny.gov>

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NYSHIP Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

*Option Transfer Information for 2015
for Participating Employers – December 2014*

Address Service Requested

! Please do not send mail or
correspondence to the return
address above. See the front
● cover for address information.

It is the policy of the New York State 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 our web site (<https://www.cs.ny.gov/employee-benefits>). Click on Benefit Programs then NYSHIP Online for timely information that 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 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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KEEP YOUR INFORMATION UP TO DATE

Notify your agency HBA 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.