

Retirement is a wonderful opportunity to spend time with family and friends, enjoy leisure activities or even find new work. The New York State Department of Civil Service (DCS) and the New York State Health Insurance Program (NYSHIP) want to make sure that you don't have to worry about your health insurance coverage as you enter this new phase of your life.

We have resources for you to use before you talk with your agency Health Benefits Administrator (HBA), including a *Planning for Retirement* booklet and DVD, this *Benefits Checklist* and a web site, <https://www.cs.ny.gov/employee-benefits>.

These materials will help you make decisions and prepare your questions for your visit with your agency HBA. So, let's begin to plan your retirement!

Before You Retire

✓ Attend a pre-retirement seminar (preregistration required)

- Dates and locations of seminars are available at <https://www.cs.ny.gov/employee-benefits>. Click on Calendar, then select Pre-Retiree (NY Only) from the Type of Event drop-down menu; select a timeframe.
- Tell your agency HBA you would like to attend a meeting in your area. **Note:** Confirmation of registration is required.

✓ Review pre-retirement materials available from your agency HBA and online including:

- *Planning for Retirement* booklet and DVD
- *Retiree Health Insurance Choices* (Summary of health insurance plans available to retirees under NYSHIP)
- *Health Insurance Rates and Information for NY Retirees*
- *Welcome to EBD* (The Employee Benefits Division becomes your HBA when you retire.)

✓ Meet with your agency HBA to discuss:

- Eligibility requirements for continuing health insurance coverage as a retiree, and whether you meet them
- How sick leave credit may reduce the cost of your health insurance coverage

- Dual annuitant sick leave credit
- Deferred health insurance coverage after you leave the payroll
- Your dental, vision and life insurance benefits after you retire
- Whether your current NYSHIP health insurance option, The Empire Plan or Health Maintenance Organization (HMO), will meet your needs in retirement
- Medicare and your health insurance benefits, especially when you must enroll in Medicare

If you have more questions after meeting with your agency HBA, contact the Employee Benefits Division at the New York State Department of Civil Service.

✓ Before your retirement date, meet with your HBA to:

- Calculate the value of your sick leave credit.
- If you are the enrollee, complete Form-404, NYS Health Insurance Transaction Form. You may change your health insurance plan only once in a 12-month period unless you move or add a new dependent to your coverage under certain conditions.
- If you are a dependent on a spouse's NYSHIP coverage, make sure to keep Form PS-410, State Service Sick Leave Credit Preservation, for your permanent records.
- Tell your HBA if you want dual annuitant sick leave credit. Request a copy of your signed Form PS-405, Dual Annuitant Sick Leave Credit Election, for your records if you elect this option.
You must decide no later than your last day on the payroll and if you choose it, you may not discontinue it later. Dual annuitant sick leave credit does not affect your dependents' eligibility for coverage if you die before them.
- Tell your agency HBA if you want to defer the start of your health insurance coverage. If you choose this option, request a copy of your signed Form PS-406.2, Enrollment Form for Employees Eligible to Defer Health Insurance Coverage and Sick Leave Credit Calculation Indefinitely in Retirement.

- Tell your agency HBA if you want to change your health insurance option when you retire.
If you do, this will be the one change permitted to you as a retiree at any time during the 12-month period following retirement, unless you move into or out of an HMO's service area.
- Collect your own copies of the benefit materials you will need as a retiree, including the current retiree version of your benefits book.
- Once you are retired, information will be mailed to your address of record. Be sure to keep it updated if you move. Your agency HBA will also have copies of these materials for you.

After You Retire

- ✓ **Watch your mail for your *Dear Retiree Letter* from the New York State Department of Civil Service, Employee Benefits Division (EBD).**
- ✓ **Watch your mail for your bill for health insurance (and other coverage, if applicable) from EBD.**
 - Keep your payments up to date until your pension deductions begin. If you do not wish to have pension deductions, notify EBD.
 - Once pension deductions to pay for your health insurance begin, you will no longer be billed directly.
- ✓ **Contact EBD if:**
 - Your address has changed. (Change of address must be signed and in writing; no telephone changes accepted.) *Welcome to EBD* provides a convenient form. Or, you can make address changes by going to MyNYSHIP Enrollee Self-Service at <https://www.cs.ny.gov/mynyship>, a secure portion of NYSHIP Online.
 - You need to add or delete a dependent. (Must be in writing; no telephone changes accepted.)
 - You or a dependent becomes eligible for Medicare *before* age 65 due to disability.
Send EBD a copy of your Medicare card.
 - You want to change your health insurance option.
As a retiree, you can change your NYSHIP option once at any time during a 12-month period. Go to MyNYSHIP at <https://www.cs.ny.gov/mynyship> or send a written request to EBD.
 - You have questions about your enrollment or benefits.

For claims questions, call:

- The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and choose the appropriate options to reach a representative.
- Your HMO.

Resources

✓ **Your Agency Health Benefits Administrator (HBA)**

Most HBAs are located in the agency personnel office or in the New York State Business Services Center. Contact your personnel office or the Business Services Center for the name and phone number of your HBA.

✓ **DCS Web Site at**

<https://www.cs.ny.gov/employee-benefits>

You have online access to NYSHIP benefit materials, links to The Empire Plan and links to the HMOs.

✓ **EBD Print and Video Information about Retirement**

- *Planning for Retirement* booklet and DVD
- *Medicare & NYSHIP* booklet and DVD

Department of Civil Service Employee Benefits Division (EBD)

After you retire, EBD serves as your agency HBA. You can call, write or visit the Employee Benefits Division of the New York State Department of Civil Service in person.

Call

518-457-5754
1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)

Write

New York State Department of Civil Service
Employee Benefits Division
Albany, NY 12239

Visit

After you retire, if you need further help with your benefits, you may call EBD for a personal consultation at the Department of Civil Service weekdays from 9 a.m. to 4 p.m. Walk-ins are possible as time permits. EBD is located in the Core 1 building at the Empire State Plaza. Directions to EBD are available on NYSHIP Online. Select About Us and scroll down to Location.