



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 agency Health Benefits Administrator 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

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 insurance carriers.

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 an executed copy of the HIPAA form to speak with the POA.

Click on Retirees

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Department of Civil Service 🔍 Search this site 🔍 Search

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Employees  Information for New York State or local government employees

Retirees  Resources and Health Benefits information for New York State and local government retirees

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GOVERNOR ANDREW M. CUOMO

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March 19, 2013
[Governor Cuomo Announces DFS Investigation Identif...](#)

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[Statement From Governor Andrew M. Cuomo on NFL App...](#)

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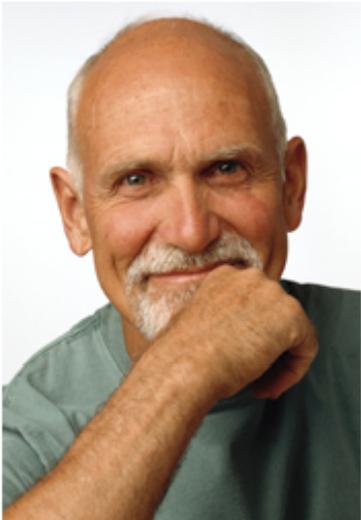
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Department of Civil Service  HOME

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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](#) ( 1.39MB)

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Text Version / Text Adjust

nyshiponline

Employee Benefits Division
Department of Civil Service

Current Topics

Health Benefits & Option Transfer

Other Benefits

Medicare

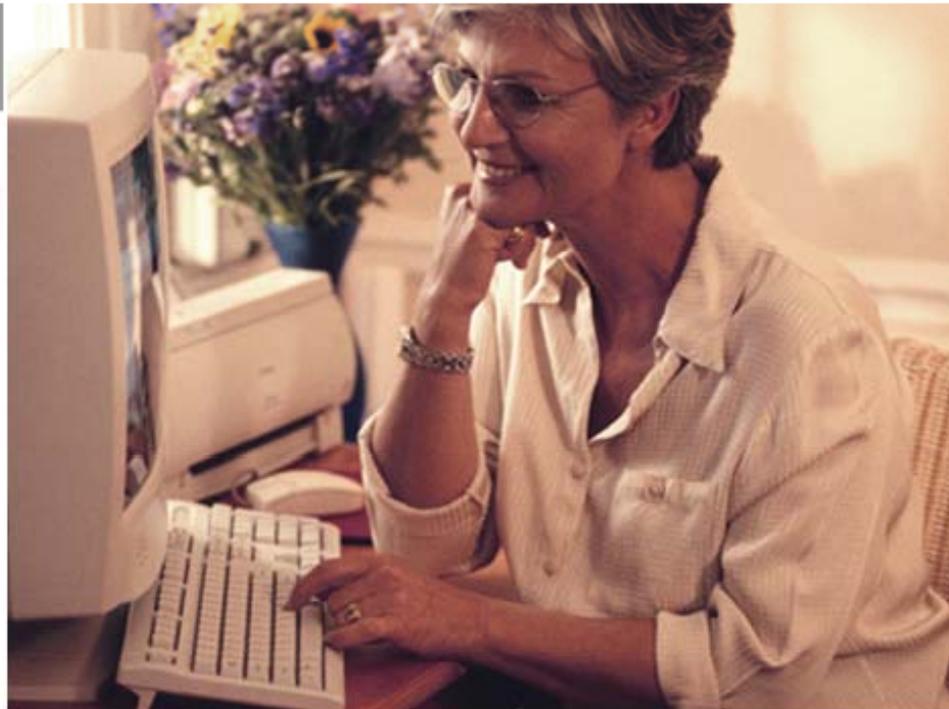
Using Your Benefits

Find a Provider

Calendar

What's New?

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 be enrolled in NYSHIP at the time of your retirement.
- You must be “pension eligible.”
- You must have a minimum of 10 years of service in a position eligible for NYSHIP benefits.
 - You must have a minimum of one year of service with the employer from whose service you retired.

Requirements Are Different for Disability Retirement

- You must be enrolled in NYSHIP at the time of your retirement.
- If your disability retirement is nonwork-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

Ask your agency Health Benefits Administrator for details or
use the worksheet on the web site at

www.cs.ny.gov

Estimate Sick Leave Credit



Total Dollar
Value of
Sick Leave

÷

Life Expectancy
in Months

=

Your Monthly
Sick Leave
Credit

Ask your agency Health Benefits Administrator for details or
use the worksheet on the web site at

www.cs.ny.gov

Dual Annuitant Sick Leave Credit Option

- Allows your Dependent Survivors 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 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.
- 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
- Defer the start of your benefits as a retiree for an indefinite time period



Deferred Health Insurance at Retirement

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

- 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.

“Dear Retiree”

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



How will I make my payments?

- ERS/TRS – Pension Check Deduction
 - Pension check deductions may take several months to begin.
 - You will be billed by the Department of Civil Service and must pay until deductions begin.
- Direct payments to NYSHIP

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 position eligible for NYSHIP benefits.

Maintaining Vestee Coverage

- If you wish to have health benefits when you become pension eligible, you must continue NYSHIP coverage until retirement age (usually 55).
- If you leave State service before you are retirement eligible, you permanently 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

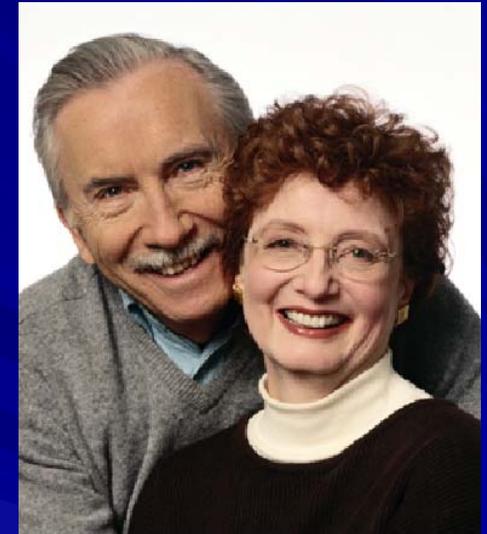
- Continuing NYSHIP enrollment as a dependent (less expensive)

OR

- Continuing coverage through employment with a Participating Agency or Participating Employer

Dental and Vision Benefits

- 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 these benefits after retirement, you pay the full cost.



Post-Retirement Benefits Available

Dental

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

OR

- GHI Retirement Plan

Vision

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

Dental and Vision Rates (under COBRA, 2013)

Dental

Individual: \$ 28.69

Family: \$ 75.16

Vision

Individual: \$ 3.26

Family: \$ 8.49

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.

Eligible Dependents

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

OR

- Domestic Partner
(requires proper documentation)



Eligible Dependents (cont.)

- 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)

Eligible Dependents (cont.)

- “Adult” children between the ages of 19 and 26
 - “Other” dependent children must have been certified and covered at age 19
 - Reduce “adult” child’s age for benefit purposes by up to 4 years for each month of active military service between age 19 and 25. Full-time student status required age 26 and older.
- Children over age 26 with a disability (requires approved Form PS-451)

Eligible Dependents (cont.)

Dental and vision coverage requires full-time student status age 19 to 25

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

What if I predecease my dependents?

- 3-month extended benefits period for all covered dependents
- Coverage usually continues under the same ID during the 3-month extension (HMO enrollees – check with your HMO)
- Coverage under 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.

To Initiate Dependent Survivor Coverage

- Dependent must notify Retirement System of death
- Dependent provides EBD with copy of death certificate
- EBD sends survivor 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, they pay 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.

Note: Selecting Dual Annuitant Sick Leave Credit is not a requirement for Dependent Survivor Coverage.

Dependent Survivor Coverage

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

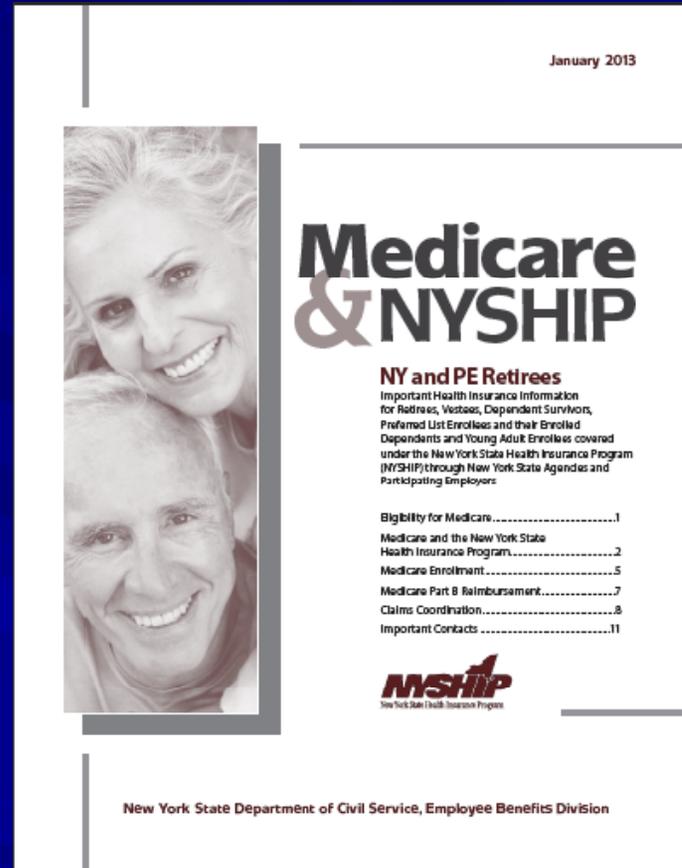
Medicare

What is it?

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

When Does Medicare Eligibility Begin?

- At age 65
- After two years of SSDI eligibility
- Diagnosed with end-stage renal disease
- Enrolled in SSDI due to amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)



Traditional Medicare: Parts A and B

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

Medicare and NYSHIP

When you and/or your dependents are eligible for Medicare, coordination of benefits occurs.

Enrollee is an **ACTIVE** Employee

- Medicare is *secondary* to NYSHIP coverage
- Exceptions: domestic partner age 65 or over, end-stage renal disease

Enrollee is **RETIRED**

- Medicare is *primary* to NYSHIP coverage
- Exception: end-stage renal disease

Medicare and NYSHIP

- NYSHIP requires you to be enrolled in Medicare Parts A and B when Medicare is primary.
- When Medicare is primary, you are reimbursed the cost of Medicare Part B premium.
No penalties assessed due to late enrollment are reimbursed.

Medicare and NYSHIP

- Each Medicare-primary enrollee and dependent is reimbursed for the standard monthly Part B premium.
- In 2013, those newly eligible, pay \$104.90 for Medicare Part B (premium generally increases each January 1).

Enrolling in Medicare

- It is **YOUR** responsibility to enroll in Medicare Parts A and B.
- Contact Social Security:
 - At least 3 months prior to retiring, when you or your dependent is age 65 or eligible due to disability.
 - At least 3 months prior to attaining Medicare eligibility due to age or disability after you retire.

Medicare and Your NYSHIP Benefits

- When you or your dependents become Medicare eligible prior to age 65, notify the Employee Benefits Division.
- All enrollment and eligibility information (including Medicare status) is provided to your NYSHIP health plan by the Department of Civil Service.

The Empire Plan and Medicare

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

Medicare Advantage Plans

Medicare Advantage Plans (Part C) are health plan options (like an HMO or PPO) approved by Medicare and offered by private companies.

If You Are Enrolled in a NYSHIP-approved HMO

- A few NYSHIP HMOs coordinate benefits with traditional Medicare.
- 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 is only covered to the extent the HMO allows.

Medicare Prescription Drug Coverage

- Medicare Part D provides prescription drug coverage.
- NYSHIP coverage is creditable coverage.
 - Creditable coverage is prescription drug coverage that pays as much as the standard Medicare Part D plan.

Your Prescription Drug Benefit

- ALL 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.

Your Prescription Drug Benefit and Medicare Part D

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

Non-NYSHIP Medicare Part C or D Plans and Your NYSHIP Coverage

Empire Plan and NYSHIP Medicare Advantage HMO enrollees and/or dependents **WILL LOSE** their NYSHIP hospital, medical, and prescription drug coverage if they enroll in an outside Medicare plan.

Non-NYSHIP Medicare Part C or D Plans and Your NYSHIP Coverage

For traditional HMO enrollees and their dependents:

- Enrollment in a non-NYSHIP Medicare Advantage Plan will take the place of your traditional Medicare and will cause a reduction in benefits under your NYSHIP coverage.
- Enrollment in a Medicare Part D plan outside NYSHIP will require you to use that plan as your primary prescription drug coverage.

When Eligible for Medicare- Primary Coverage

- Enroll when first eligible for Parts A and B
- Take Medicare Advantage Plan only through NYSHIP
- If you choose to enroll in a Medicare Part D Plan outside NYSHIP, be sure you understand how it will affect your NYSHIP coverage.
- Call the Employee Benefits Division before you become eligible if you have any questions.

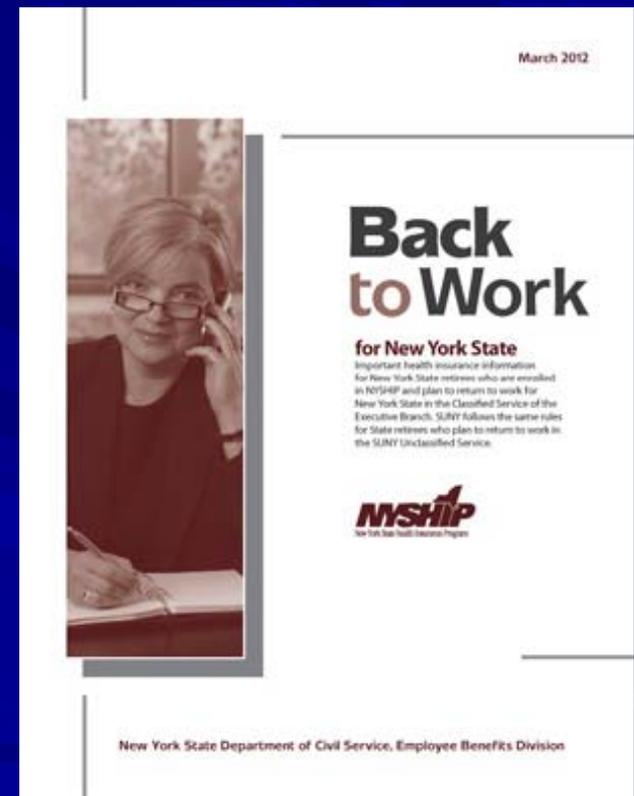
If You Return to State Service

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

- Continue with retiree benefits or
- Return to active benefits

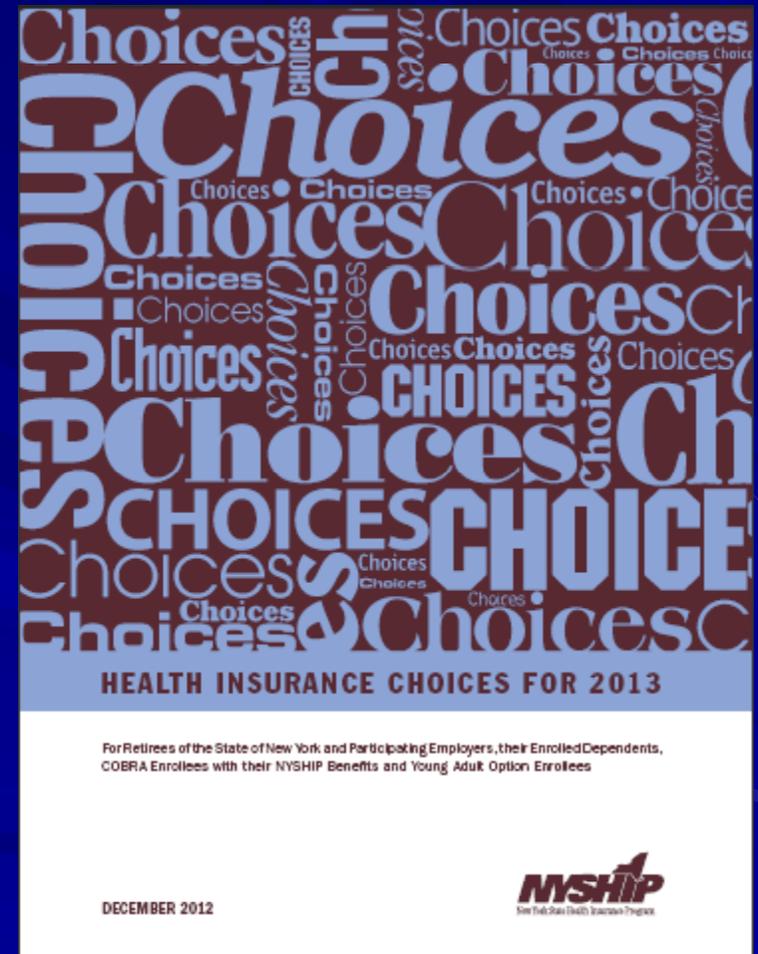
If Medicare eligible:

- NYSHIP usually becomes primary
- Medicare Part B reimbursement ends



Option Changes

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



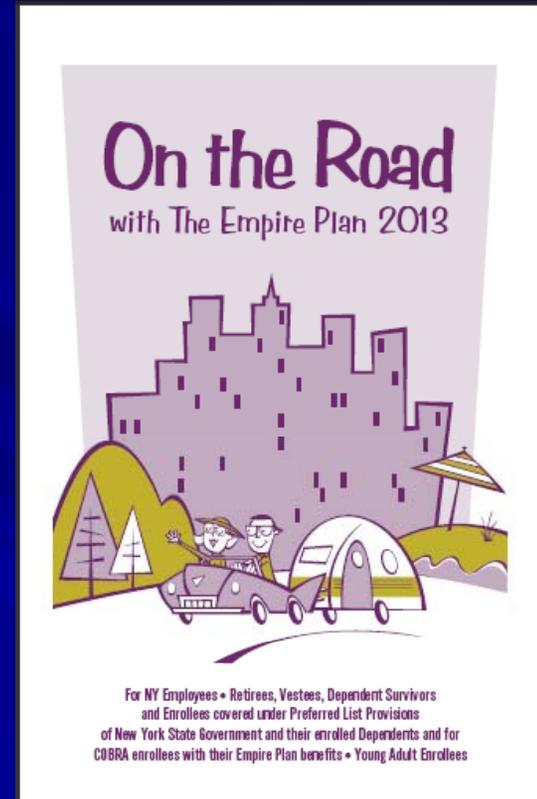
On the Road

Travel

- “Snowbirds”
- Living outside the U.S.

Moving and Impact on Benefits

- The Empire Plan
- NYSHIP HMO
- Medicare



Planning for Retirement Video

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

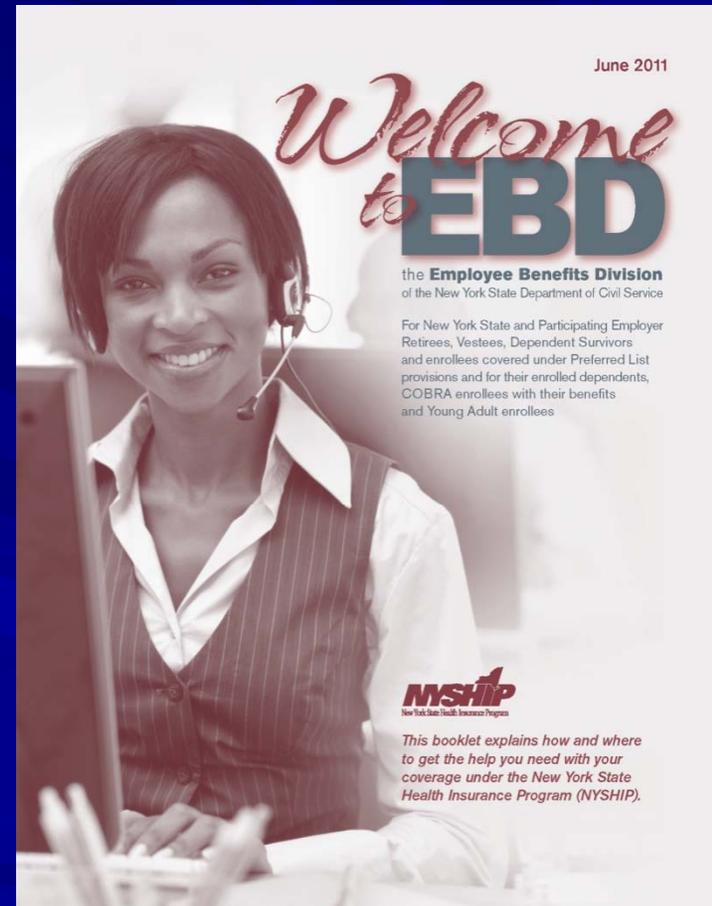


For Other Benefit Information

- M/C Life Insurance Program
See your Personnel Office
- Long Term Care
NYPERL (www.NYPERL.net)
MedAmerica's NYPERL Customer Service
1-866-474-5824
- 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



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Questions?