



HEALTH INSURANCE CHOICES FOR 2013

For Employees of the State of New York who are unrepresented or in Negotiating Units that have agreements/awards with New York State effective October 1, 2011 or later, Participating Employers, their Dependents, COBRA Enrollees with their NYSHIP Benefits and Young Adult Option Enrollees (Check with your agency Health Benefits Administrator or union if you are uncertain.)

OCTOBER 2012



Arriving at your agency in October

Watch your mailbox for more option transfer information and deadlines.

Health insurance premium rates for 2013 should be available from your agency in November or December.

For Employees of Participating Employers

Look for The Empire Plan and NYSHIP HMO benefit information on the Department of Civil Service web site at <https://www.cs.ny.gov>.

Health Insurance Choices for 2013 explains the Option Transfer Period and the benefit plans available under NYSHIP in 2013.

See your agency Health Benefits Administrator for *Choices* or visit the Department of Civil Service web site for a copy.