

November 2009

Information for 2010

NYSHIP Option Transfer Information for Participating Employers

Choose Your Health Insurance Plan for 2010 by December 31, 2009

Now is the Option Transfer Period – the time to choose the health insurance plan you want in 2010. 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 31, 2009.

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. Return the completed form to your agency Health Benefits Administrator by December 31, 2009.

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

Note: Univera Healthcare will no longer be offered under NYSHIP. If you are enrolled in Univera Healthcare, you must enroll in The Empire Plan or a NYSHIP-approved HMO in the area where you live or work. If you do not take action, you will automatically be enrolled in The Empire Plan for the 2010 program year.



NYSHIP
New York State Health Insurance Program

Health Insurance Information for 2010

Retiring or Vesting in 2010?

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 *Choices for 2010* for Retirees.

Your Health Insurance Premium: What you pay. What your employer pays.

Your employer will notify you of your 2010 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.

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?

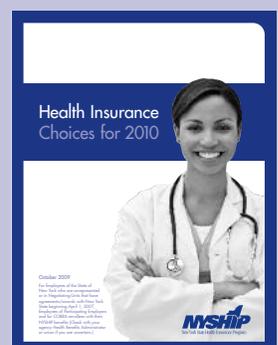
Choices Explains Your Current Plan and Other Available Plans

If you are considering changing your health insurance plan for 2010 or wish to review your current plan, ask your agency Health Benefits Administrator (usually located in the Personnel Office) for a copy of *Choices for 2010*, your guide to NYSHIP options. Or find *Choices* and other option transfer publications on our web site at <https://www.cs.state.ny.us>. 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 2010. Read your *Empire Plan Report* or recent HMO notices 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 UnitedHealthcare and then the appropriate prompt on the UnitedHealthcare 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 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.

Young Adult Coverage Available in 2010

In accordance with a change in New York State Insurance Law, effective January 1, 2010, your unmarried children up to age 30 who are not eligible for other group coverage (including Medicare) will be eligible to enroll in NYSHIP under the Young Adult Option. These young adult children are not required to live with you or to be financially dependent on you. They will be eligible for Individual coverage and pay the full cost of coverage. There is an open enrollment period for such young adult children throughout 2010. For more information about coverage for young adult children, see your agency HBA or check our web site at <https://www.cs.state.ny.us/youngadultoptiontype/>.

State of New York
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Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
<https://www.cs.state.ny.us>



Option Transfer for PE– November 2009

Address Service Requested

Time-Sensitive Materials

Your Only Notice of
Option Transfer Deadlines

**Please do not send mail
or correspondence to the
return address listed above.**

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 (<https://www.cs.state.ny.us>). 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 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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2010 OT for PE

Important Dates for Your Benefit Choices

December 31, 2009

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 2010.

January 1, 2010

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 2010. By changing plans, you could be getting substantially different coverage.

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.