

November 2020

NYSHIP Option Transfer

INFORMATION



for 2021

For active employees of Participating Employers
and their enrolled dependents



NYSHIP
New York State
Health Insurance Program

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239
www.cs.ny.gov/employee-benefits

Choose Your Health Insurance Option for 2021 by December 31, 2020

The Option Transfer Period is here – the time to choose the health insurance option you want for 2021. 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 limited circumstances, you cannot change options outside the annual Option Transfer Period.

To change your health insurance option during the Option Transfer Period, submit a completed *Health Insurance Transaction Form (PS-404)* to your Health Benefits Administrator (HBA) by **December 31, 2020**. You can find the form on NYSHIP Online at www.cs.ny.gov/forms/ps404.pdf or by contacting your HBA.

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

Health Insurance Information For 2021

Your Health Insurance Premium

Your employer will notify you of your 2021 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.

Choices Explains Your Health Plan Options

If you are considering changing your health insurance option for 2021 or wish to review your current option, ask your HBA for a copy of *Health Insurance Choices for 2021*. You can also find *Choices* on NYSHIP Online at www.cs.ny.gov/employee-benefits. Select your group and plan, if prompted, and then click on Health Benefits & Option Transfer. Choose Health Plan Choices for the most up-to-date option transfer information. To generate a comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool. 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 view a side-by-side comparison.

Your current plan will notify you directly of any copayment or benefit changes for 2021. If you have questions about The Empire Plan, call toll free at 1-877-7-NYSHIP (1-877-769-7447). Select the Medical/Surgical Program and then the appropriate prompt for answers to Option Transfer benefit questions. If you have questions about NYSHIP HMOs, contact the HMOs directly. (See *Choices* for telephone 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.

Consider Carefully

Be sure you understand how your benefits will be affected if you change options. You are choosing a benefit package for yourself and your covered dependents for the entire 2021 plan year. Changing options may result in substantially different coverage and cost.

Summary of Benefits and 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 an *SBC* for The Empire Plan or a NYSHIP HMO, visit www.cs.ny.gov/sbc. If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical/Surgical Program to request a copy for The Empire Plan. If you need an *SBC* for a NYSHIP HMO, contact the HMO directly.

Changing Options Outside the Option Transfer Period

You may change options 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 permanently or your job's location changes and you want to change to an HMO that was not available where you previously lived or worked. You may change to the newly available HMO regardless of what option you were in before you moved.

- 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 moves permanently 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 an unforeseen change in permanent residence.
- You retire or vest your health insurance.

If you experience one of these events, contact your HBA as soon as possible. Any changes must be made in a timely manner (within 30 days).

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.

Important Dates For Your Benefit Choices

December 31, 2020

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

If you want to change your health insurance option, do so as early as possible during the Option Transfer Period. Your enrollment record will show your new option if you need services in January 2021.

January 1, 2021

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
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www.cs.ny.gov

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NYSHIP
New York State
Health Insurance Program

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

*Option Transfer Information for 2021
for Participating Employers – November 2020*

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 NYSHIP Online at www.cs.ny.gov/employee-benefits. Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact your 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).

Option Transfer Information for 2021 was printed using recycled paper and environmentally sensitive inks.

2021 OT Info for PEs PE0170

If You Plan to Retire or Vest In 2021

If you continue your NYSHIP enrollment as a retiree or vestee, you may change your health insurance option when your status changes and, thereafter, at any time once during a 12-month period. If you are planning to retire or vest in 2021, take the time now to familiarize yourself with the eligibility requirements for continuing your health insurance coverage. See your *General Information Book* for more information or ask your HBA for copies of *Planning for Retirement and Health Insurance Choices for 2021 for Retirees*. These publications are also available on NYSHIP Online.

Keep Your Information Up To Date

It's important for you to keep your personal information updated such as your name, address and phone number. Notify your HBA of any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner. In some cases, deadlines apply. See your *General Information Book* for more information on enrollment changes and applicable deadlines.