

November 2023



**NYSHIP**  
New York State  
Health Insurance Program

# NYSHIP OPTION TRANSFER INFORMATION for 2024

**For active employees of Participating Employers and their enrolled dependents**

## CHOOSE YOUR HEALTH INSURANCE OPTION FOR 2024 BY DECEMBER 29, 2023

The annual Option Transfer Period is here. This is the time to choose the health insurance option you want for 2024. 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 annual Option Transfer Period, submit a completed *NYSHIP Health Insurance Transaction Form (PS-404)* to your Health Benefits Administrator (HBA) by December 29, 2023. You can find the form on NYSHIP Online at [www.cs.ny.gov/forms/ps404.pdf](http://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 2024

## YOUR HEALTH INSURANCE PREMIUM

Your employer will notify you of your 2024 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 and at least 35 percent of the additional cost for dependent coverage (the difference between the family and individual premium rates).

## YOUR HEALTH PLAN OPTIONS FOR 2024

The Option Transfer Guide, available on NYSHIP Online, provides easy access to option transfer-related information and instructions, as well as tools and additional resources to assist you in your research. To access the guide, go to [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits) and click on the link to the right of the Active Employees group wizard. You can use the NYSHIP Plan Comparison Tool to compare benefits of plans in your service area, access *Health Insurance Choices for 2024* and download enrollment forms.

For printed copies of NYSHIP publications, contact your HBA. Your current plan will notify you directly of any copayment or benefit changes for 2024.

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 2024 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](http://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 29, 2023

Deadline for submitting the signed *NYSHIP 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 2024.

### January 1, 2024

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  
Schenectady, NY 12301-1068  
www.cs.ny.gov

## Save this document



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

*Option Transfer Information for 2024  
for Participating Employers – November 2023*

**Please do not send mail or  
correspondence to the return  
address above. See the front  
cover for address information.**

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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](http://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 2024* was printed using recycled paper and environmentally sensitive inks.

2024 OT Info for PEs  PE0200

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## IF YOU PLAN TO RETIRE OR VEST IN 2024

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 2024, 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 for Employees of Participating Employers* and *Health Insurance Choices for 2024* for Retirees. These publications are also available on NYSHIP Online.

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## 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.