

Retirement is a wonderful opportunity to spend time with family and friends, enjoy leisure activities or even find new work. The New York State Department of Civil Service (DCS) and the New York State Health Insurance Program (NYSHIP) want to make sure that you don't have to worry about your health insurance coverage as you enter this new phase of your life.

We have resources available for you to use before you talk with your Health Benefits Administrator (HBA), including a *Planning for Retirement* booklet and DVD, this *Benefits Checklist* and a website, [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits).

These materials will help you make decisions and prepare questions for your visit with your HBA. Now, let's plan your retirement!

## Before You Retire

### ✓ Attend a pre-retirement seminar (preregistration required)

- Dates and locations of seminars are available at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Click on Calendar, then select Pre-Retiree (NY Only) from the Type of Event drop-down menu; select a timeframe.
- Tell your HBA you would like to attend a meeting in your area. **Note:** Confirmation of registration is required.

### ✓ Review pre-retirement materials available from your HBA and online including:

- *Planning for Retirement* booklet and DVD.
- *Retiree Health Insurance Choices* (summary of health insurance plans available to retirees under NYSHIP).
- *Health Insurance Rates and Information for NY Retirees*.
- *Welcome to EBD* (The Employee Benefits Division (EBD) becomes your HBA when you retire.)

### ✓ Meet with your HBA to discuss:

- Eligibility requirements for continuing health insurance coverage as a retiree, and whether you meet them.
- How sick leave credit may reduce the cost of your health insurance coverage.

- The Dual Annuitant option for sick leave credit.
- Your option to defer health insurance coverage after you leave the payroll.
- Your dental, vision and life insurance benefits after you retire.
- Whether your current NYSHIP health insurance option, The Empire Plan or Health Maintenance Organization (HMO), will meet your needs in retirement.
- Medicare and your health insurance benefits, especially when you must enroll in Medicare.

If you have more questions after meeting with your HBA, contact the Employee Benefits Division at the New York State Department of Civil Service.

### ✓ Before your retirement date, meet with your HBA to:

- Calculate the value of your sick leave credit.
- Complete Form-404, NYS Health Insurance Transaction Form, if you are the enrollee. You may change your health insurance plan only once in a 12-month period unless you move or add a new dependent to your coverage under certain conditions.
- Ensure you have Form PS-410, State Service Sick Leave Credit Preservation, if you are a dependent on a spouse's NYSHIP coverage. Keep this form for your permanent records.
- Tell your HBA if you want Dual Annuitant sick leave credit. If you elect this option, request a copy of your signed Form PS-405, Dual Annuitant Sick Leave Credit Election, for your records.  
You must decide no later than your last day on the payroll. The Dual Annuitant sick leave option is a one time offer and cannot be discontinued later. Electing not to choose the Dual Annuitant option at retirement will not affect your dependents' eligibility for coverage if you die before them.
- Tell your HBA if you want to defer the start of your health insurance coverage. If you choose this option, request a copy of your signed Form PS-406.2, Enrollment Form for Employees Eligible to Defer Health Insurance Coverage and Sick Leave Credit Calculation Indefinitely in Retirement.

- Tell your HBA if you want to change your health insurance option when you retire.

If you do, this will be the one change permitted to you as a retiree at any time during the 12-month period following retirement, unless you move into or out of an HMO's service area.

- Collect your own copies of the benefit materials you will need as a retiree, including the current retiree version of the *General Information Book*.
- Ensure EBD has your correct address. Once you are retired, information will be mailed to your address of record. Be sure to keep it updated if you move. Your HBA will also have copies of these materials for you.

## After You Retire

- ✓ **Watch your mail for your *Dear Retiree Letter* from EBD.**
- ✓ **Watch your mail for your bill for health insurance (and other coverage, if applicable) from EBD.**
  - Keep your payments up to date until your pension deductions begin. If you do not wish to have pension deductions, notify EBD.
  - Once your health insurance premium begins to be deducted from your pension, you will no longer be billed directly.
- ✓ **Contact EBD if:**
  - Your address has changed. *Welcome to EBD* provides a convenient form. Or, you can make address changes by going to MyNYSHIP Enrollee Self-Service at [www.cs.ny.gov/mynyship](http://www.cs.ny.gov/mynyship), a secure portion of NYSHIP Online.
  - You need to add or delete a dependent. (The change must be in writing; no telephone changes accepted.)
  - You or a dependent becomes eligible for Medicare *before* age 65 due to disability. Send EBD a copy of your Medicare card.
  - You want to change your health insurance option. As a retiree, you can change your NYSHIP option once at any time during a 12-month period. Go to MyNYSHIP at [www.cs.ny.gov/mynyship](http://www.cs.ny.gov/mynyship) or send a written request to EBD.
  - You have questions about your enrollment or benefits.

For claims questions, call:

- The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and choose the appropriate options to reach a representative.
- Your HMO.

## Resources

### ✓ **Your Health Benefits Administrator (HBA)**

Most HBAs are located in the agency personnel office or in the NYS Business Services Center (BSC). Contact your personnel office or the BSC for the name and phone number of your HBA.

### ✓ **DCS Website at**

[www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits)

You have online access to NYSHIP benefit materials and links to The Empire Plan and HMOs.

### ✓ **EBD Print and Video Information about Retirement**

- *Planning for Retirement* booklet and DVD.
- *Medicare & NYSHIP* booklet and DVD.

## New York State Department of Civil Service Employee Benefits Division (EBD)

After you retire, EBD serves as your HBA. You can call, write or visit the Employee Benefits Division of the New York State Department of Civil Service in person.

### Call

518-457-5754  
1-800-833-4344  
(U.S., Canada, Puerto Rico, Virgin Islands)

### Write

New York State Department of Civil Service  
Employee Benefits Division  
Albany, NY 12239

### Visit

After you retire, if you need further assistance with your benefits, you may call EBD for a personal consultation at the New York State Department of Civil Service weekdays from 9 a.m. to 4 p.m. Walk-ins are possible as time permits. EBD is located in Core 1 of the South Swan Street building at the Empire State Plaza. Directions to EBD are available on NYSHIP Online. Select About Us and scroll down to Location.