



ARRIVING AT YOUR AGENCY IN NOVEMBER

FOR EMPLOYEES OF PARTICIPATING EMPLOYERS

Look for 2014 NYSHIP health insurance information, including The Empire Plan and NYSHIP HMO benefit details, on the New York State Department of Civil Service web site at <https://www.cs.ny.gov>.

2014 Health Insurance Choices explains the Option Transfer Period and the benefit plans available under NYSHIP in 2014. See your agency Health Benefits Administrator for *Choices* or visit the Department of Civil Service web site for a copy.

WATCH YOUR MAILBOX

for more option transfer information and deadlines. Health insurance premium rates for 2014 should be available from your agency in November or December.

