



New York City Office of Labor Relations  
Health Benefits Program  
nyc.gov/hbp



---

**Annual Transfer Period for  
Active Employees – Fall 2024**

The Fall 2024 Annual Health Benefits Program Transfer Period begins  
**November 1, 2024** and ends **November 30, 2024**.

Health plan changes requested during the Transfer Period will be effective January 1, 2025 and the new payroll deduction, if applicable, will begin with your first full paycheck in **January 2025**.

***If you do not wish to make any changes to your current health plan, you do not need to do anything during the Transfer Period.***

During the Annual Transfer Period, you may:

- Transfer into any health plan listed in this notice for which you are eligible,
- Add or drop the Optional Rider,
- Add or drop dependent(s), or
- Waive benefits.

Family Status and Other Changes:

- If you have changed your address, please update your address through your ESS or your agency HR/Personnel.
- If you changed your marital status, contact NYCAPS Central or your agency HR/Personnel.
- If you changed your **domestic partnership status**, contact NYCAPS Central, your agency HR/Personnel and union/welfare fund so that your records can be updated accordingly. **This is important for taxation reporting purposes.**
- Medicare is primary for employees at age 65 or older who chose not to enroll in a City health plan or waive their City health benefits or are not covered by another employer health plan.
- Medicare is primary for a domestic partner at the age of 65 or older if your partner does not have health coverage through their employer (if applicable). It is essential that they enroll in Medicare Parts A and B to maintain maximum coverage to avoid additional medical expenses.

To make changes, complete a Health Benefits Application. To obtain an application, contact one of the following offices:

- Employees of NYCAPS centralized agencies contact NYCAPS at (212) 487-0500
- DOE employees contact HR Connect at (718) 935-4000
- NYC H+H employees contact the HR Share Services Benefits Department office at (646) 458-5634
- All other employees and employees of non-NYCAPS centralized agencies should contact their agency HR/Personnel Office

CIGNA Health Plan

**CIGNA health plan** is no longer available for actives employees and eligible dependents (effective 1/1/2025). If you are currently enrolled in CIGNA, you must elect another City health plans during the transfer period. If you do not elect another health plan, then your health coverage will be waived effective January 1, 2025.

## Health Plan Rates

- Please refer to the employee rate chart before selecting any new health plan at <https://www.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>. These rates are subject to change.

Employee Self-Service (ESS): Employees with access to ESS may make changes to their health benefits online.

Health Benefits Application: Employees who do not have access to ESS can make changes to their health benefits by completing this application, which is available in the *forms and downloads* section of our website at [nyc.gov/hbp](https://www.nyc.gov/hbp). Completed applications should be submitted to their agency HR/Personnel Office for processing.

## Transition to Retirement From Employee to Retiree City Health Coverage

As you get ready to retire there are many things you need to consider with regard to your health benefits. Please visit the OLR website at <https://www.nyc.gov/site/olr/health/health-videos.page> to view our transition to retirement videos.

These videos will guide you through the steps involved in transitioning your health benefits from employee to retiree status. Below are some of the steps you should take to ensure your benefits transfer from active service to retiree:

- Visit your pension system to establish your retirement date and to obtain documentation of your pension credible years of service.
- Complete the Retiree Health Benefits Application/Change Form and have your HR department complete and certify Section I. of the application.
- If you are retiring and you and your eligible dependents are 65 and over, you and your covered eligible dependent must enroll in Medicare Parts A and B. Please complete a SEP form (CMS L564) for you and your eligible dependent by your Agency HR prior to applying for Medicare Part A and Part B in order to avoid any late enrollment penalties for Medicare Part B.
- Please refer to the retiree rate chart at <https://www.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>. These rates are subject to change.

If you are making changes to your health benefits plan/option, please review the following Health Benefits Program materials on our website at [nyc.gov/hbp](https://www.nyc.gov/hbp):

- Health Plan Rate Chart for Employees
- Summary Program Description (SPD)
- Summary of Benefits and Coverage (SBC)
- Links to the Health Plans' websites for additional health plan and contact information

## Prescription Drug Coverage

- If your union/welfare fund provides prescription drug coverage, and you are selecting either HIP HMO or GHI-CBP, then prescription drug coverage (aside from those covered under the basic plan) will be available **only** through your union or welfare fund and **not** through the Optional Rider.
- If you are selecting any other health plan, you are eligible to select the Optional Rider for prescription drugs **in addition to** your union or welfare fund's prescription drug coverage. Your health premium deduction will be adjusted accordingly.
- Contact your union/welfare fund for your prescription coverage information.

## Domestic Partner Status Change

If the employee changed their domestic partnership status, the employee should contact NYCAPS Central or the agency HR/Personnel and union/welfare fund so that their record can be updated accordingly. This is important for taxation reporting purposes.

### MSC Health Benefits Buy-Out Waiver Program

The Flexible Spending Accounts (FSA) Program Open Enrollment is September 23, 2024 through November 8, 2024, which includes the MSC Program. To enroll in the Medical Spending Conversion (MSC) Health Benefits Buy-Out Waiver Program, please complete **both the MSC Health Benefits Buy-Out Waiver Enrollment/Change Form and a Health Benefits Application** to receive annual incentive payments. If you are already enrolled in MSC Health Benefits Buy-Out Waiver Program, then you do not need to do anything since you will be automatically enrolled for the following year.

The annual incentive payment for the MSC Health Benefits Buy-Out Waiver Program for Plan Year 2025 will be \$500 (individual) and \$1,000 (family).

### MSC Health Benefits Premium Conversion Program

Health plan premiums are deducted on a pre-tax basis. If you wish to have deductions on a post-tax basis, you must fill out an MSC Premium Conversion Enrollment/Change Form. For information about MSC Program and to download forms, visit [nyc.gov/fsa](http://nyc.gov/fsa).

### Summary of Benefits and Coverage (SBC)

Each health plan has prepared an SBC as required by the Patient Protection and Affordable Care Act. To review the SBC of a particular plan, please visit the Health Benefits Program website at [nyc.gov/hbp](http://nyc.gov/hbp) or contact the health plan directly.

<b>Health Maintenance Organizations (HMOs)</b>		
GHI HMO	(877) 244-4466	<a href="http://www.emblemhealth.com/city">www.emblemhealth.com/city</a>
HIP HMO Preferred	(833) 269-4653	<a href="http://www.emblemhealth.com/city">www.emblemhealth.com/city</a>
MetroPlus Gold	(877) 475-3795	<a href="http://www.metroplus.org/plans/nyc-employees">www.metroplus.org/plans/nyc-employees</a>
Vytra Health Plans	(800) 409-0999	<a href="http://www.emblemhealth.com/city">www.emblemhealth.com/city</a>

<b>Point of Service, Exclusive Provider Organization, and Participating Provider Organizations/Indemnity Plans</b>		
Aetna EPO	(800) 445-8742 (Non-Medicare)  (888) 267-2637 (Medicare)	<a href="http://www.aetna.com">www.aetna.com</a>
DC37 Med-Team (DC37 members only)	(800) 624-2414 / (212) 815-1359	<a href="http://www.emblemhealth.com/city">www.emblemhealth.com/city</a>
Anthem EPO	(800) 767-8672	<a href="http://www.anthem.com">www.anthem.com</a>
Anthem Blue Access Gated EPO	(800) 767-8672	<a href="http://www.anthem.com">www.anthem.com</a>
GHI-CBP/Anthem BlueCrossBlueShield GHI Emblem Health Anthem BlueCrossBlueShield	(212) 501-4444  (800) 767-8672	<a href="http://www.emblemhealth.com/city">www.emblemhealth.com/city</a>  <a href="http://www.anthem.com">www.anthem.com</a>