

NYS Health Insurance Plan (NYSHIP)

Important information for all retirees.

Every fall the State sends out pamphlets detailing the next years' available health insurance options and rates. The information describes the programs and how workers can change their health insurance during the annual option period. As a retiree, you are not limited to changing your health insurance during the worker option transfer period; instead you can change your New York State Health Insurance Plan (NYSHIP) provider once during any 12-month period.

Once rates have been approved, the state will mail each retiree the *2021 Health Insurance Choices* booklet, along with the revised rates & information for retirees. Also included in each retiree packet will be a personalized insert with the retiree's sick leave credit value, if applicable. The retiree booklet is mailed only to retirees living in New York State.

All 2021 packet information, including the 2021 rates, will be available on the NYS Civil Service Employee Benefits Division's administrative website. The Civil Service website is your best option if you frequently need to check your current benefit information.

Enrollees can also generate a side-by-side comparison of the NYSHIP plans available in their area by visiting NYSHIP Online at cs.ny.gov/employee-benefits/nyship/shared/option-transfer/index.cfm. The system's announcement on rate approval will note the availability of 2021 benefit information on the Plan Comparison tool.

Lastly, a reminder to retirees who have the state health insurance plan: You may be seeing a lot of material for Medicare Supplemental or Advantage Plans that are not part of NYSHIP. Please be aware that your NYSHIP benefits will be significantly reduced or even canceled if you join one of these plans. You can check with the Employee Benefits Division to see how your NYSHIP benefits will be affected.

