



**Department of
Civil Service**



Department of Civil Service
New York State Health Insurance Program

PREPARED FOR USE BY THE DEPARTMENT OF CIVIL SERVICE,
EMPLOYEE BENEFITS DIVISION REPRESENTATIVES ONLY

JANUARY 22, 2025



Department of Civil Service
New York State Health Insurance Program

Current Topics

What's New

Health Benefits & Option Transfer

Dental & Vision Benefits

Using Your Benefits

Forms

Planning to Retire?

Find an Empire Plan Provider

Resources

Contact

MyNYSHIP - Employee Self-Service



What is NYSHIP?

- The New York State Health Insurance Program
 - The Empire Plan
 - NYSHIP-approved Health Maintenance Organizations (HMOs)

Who is eligible for NYSHIP?

- Employees, retirees and their families from:
 - New York State Agencies
 - Participating Employers
 - Participating Agencies

Today's Topics

- Eligibility
- Cost
- Sick Leave Credit
- Dental and Vision
- Eligible Dependents
- Dependent Survivors
- Medicare

Eligibility for Retiree Health Benefits

- Minimum 10 years of service in a NYSHIP benefits-eligible position
- Eligible for a NYS pension
- Enrolled in NYSHIP at the time of your retirement as:
 - Enrollee
 - Dependent
 - Enrollee in the Opt-out Program

Benefits Eligibility Example

Does Joe qualify?

- Twelve years of NYSHIP benefits-eligible service
- Eligible for a NYS pension
- Enrolled in NYSHIP

Yes, Joe is eligible for retiree health insurance benefits.

Disability Retirement

Non-Work-Related Disability	Work-Related Disability
Ten years of NYSHIP benefits-eligible service	Service requirement is waived

Disability Retirement Example

Does Carol qualify?

- Eight years of service in a benefits-eligible position
- Enrolled in NYSHIP plan
- Injured at work and retiring due to disability

Yes, Carol qualifies for retiree coverage. The 10 years of service is waived because her disability is work related.

Retiree Letters

Pending Retiree Letter	“Dear Retiree” Letter
<ul style="list-style-type: none">• Letter confirming that the Employee Benefits Division has been notified of your retirement• Does <u>not</u> confirm eligibility for NYSHIP Retiree coverage• Provides NYSHIP Retiree eligibility requirements• Payment methods• Medicare requirements• Continuing dental & vision	<ul style="list-style-type: none">• Letter sent after the Employee Benefits Division has confirmed your eligibility for NYSHIP Retiree coverage• NYSHIP option• Monthly cost• Sick leave credit• Medicare

Retiree Cost

- State continues to contribute
- Pay the same share as an active employee, except on a monthly basis
- Unused sick leave can be used to reduce cost

Sick Leave Credit



Hours of
Unused Sick
Leave

x



Hourly
Rate of
Pay

=



Total Dollar
Value of Sick
Leave

Sick Leave Credit



Total Dollar
Value of
Sick Leave



÷ Life Expectancy in
Months =



Your Monthly
Sick Leave
Credit

Sick Leave Calculator

Sick Leave Credit Calculator

When you retire, you may be able use the value of your unused sick leave to offset the cost of NYSHIP coverage. Check with your Health Benefits Administrator (HBA) to confirm eligibility. To estimate your monthly sick leave credit, enter the information below. If you are retiring with a Disability Retirement, use the [Disability Sick Leave Credit Calculator](#).

Pay Rate \$

Standard Work Schedule

Hours of Unused Sick Leave

Age at Retirement

Dual Annuitant Sick Leave Credit

How Your Sick Leave Is Calculated

$$\text{Hourly Rate of Pay} \times \text{Hours of Unused Sick Leave} = \text{Total Value of Sick Leave}$$

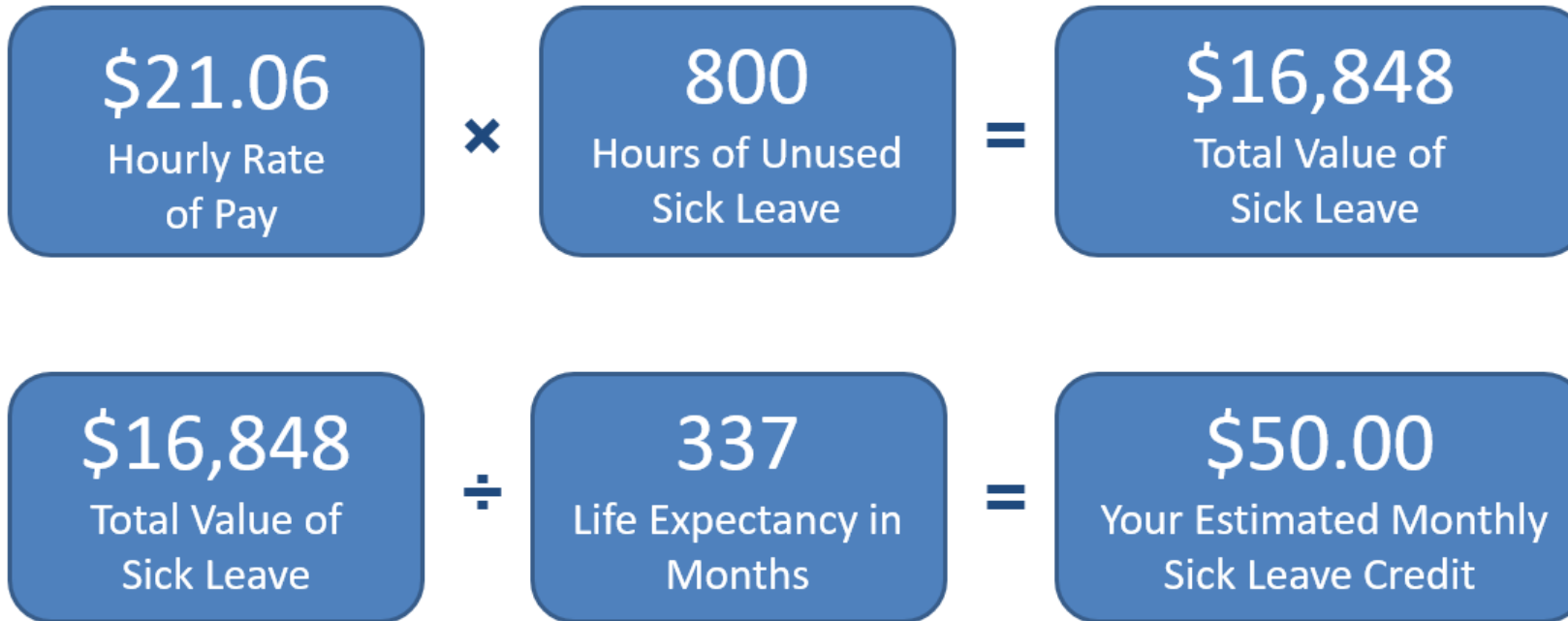
$$\text{Total Value of Sick Leave} \div \text{Life Expectancy in Months} = \text{Your Estimated Monthly Sick Leave Credit}^*$$

* This is an estimate based on the information provided. For the most accurate calculation of your sick leave credit see your Health Benefits Administrator.

Sick Leave Credit Calculator can be found at
www.cs.ny.gov/employee-benefits

Sick Leave Credit Example

Sick Leave Credit Example



Sick Leave Credit Calculator can be found at
www.cs.ny.gov/employee-benefits

Sick Leave Credit Options

Single Annuitant	Dual Annuitant
<ul style="list-style-type: none">• 100% of credit• Cannot transfer to surviving dependents• Default option• Can be enrolled in Individual or Family coverage	<ul style="list-style-type: none">• 70% of credit• Can transfer to surviving dependents• Only affects dependent survivor cost• Can be enrolled in Individual or Family coverage

Selection must be submitted **before** you retire and can only be made **once**.

How will I make my payments?

If you are collecting a NYS pension, we will deduct your monthly premiums from your pension check automatically.

If you are not collecting a NYS pension, we will mail you a monthly billing statement to be returned with a check or money order.

Why defer health insurance at retirement?

Benefits

- Reinstatement effective 1st of month following request
- Higher sick leave credit value at reinstatement

Requirements

- Be enrolled in NYSHIP and eligible for retiree coverage
- Prove enrollment in other coverage
- Elect to defer before you leave the payroll

Dental and Vision Benefits

Type	NYSHIP	Union Employee Benefit Fund
Dental	<ul style="list-style-type: none">• Enroll in:<ul style="list-style-type: none">– COBRA for up to 36 months <p style="text-align: center;">OR</p> <ul style="list-style-type: none">– Anthem Dental direct-pay conversion plan	<ul style="list-style-type: none">• Contact your union for COBRA coverage details
Vision	<ul style="list-style-type: none">• Enroll in:<ul style="list-style-type: none">– COBRA for up to 36 months• No Davis Vision conversion plan	<ul style="list-style-type: none">• Contact your union for COBRA coverage details

2025 COBRA Dental and Vision Monthly Rates

	Individual	Family
Dental	\$34.00	\$97.13
Vision	\$5.70	\$12.51

These rates do not apply to dental and vision coverage under Union Benefit Funds. Check with the appropriate fund for rate information.

Types of Coverage

Individual

- Yourself

Family

- Yourself
- Eligible dependents

There are only two rates, Individual and Family. There is no enrollee plus one.

Health Insurance for Dependents

Eligible

- Spouse, including a legally-separated spouse
- Domestic partner
- Children under the age of 26, including:
 - Natural children
 - Legally-adopted children
 - Stepchildren
 - Domestic partner's children
 - “Other” dependent children

Coverage for Children Over 26

- Child has a disability that began prior to age 26
 - Requires approved NYSHIP Statement of Disability for Dependents (Form PS-451)
- Child served in the military between the ages of 19 and 25
 - Can remain on policy for up to four years after age 26
 - Must maintain full-time student status

NYSHIP Dental and Vision for Dependents

Eligible

- A spouse or domestic partner
- Children up to age 26
- Disabled dependent children or full-time students with military service over age 26

Dependent Loss of Eligibility

Spouse/Domestic Partner

- COBRA
 - If elected within 60 days of COBRA-qualifying event

Children

- COBRA
 - If elected within 60 days of COBRA-qualifying event
- Young Adult Option

What If I Predecease My Dependents?

Extended benefits period

- Three-month extension of benefits at no cost
- Empire Plan ID number remains the same
 - HMO enrollees should contact HMO

Dependent survivor coverage if this criteria is met:

- Family plan in place at the time of your death or deferral
- Ten years of NYSHIP benefits-eligible service
 - Employee Benefits Division must be notified of death

Dependent survivor checklist

- The NYSHIP website contains a checklist to assist in determining eligibility for dependents to continue enrollment as a dependent survivor

Dependent Survivor Cost

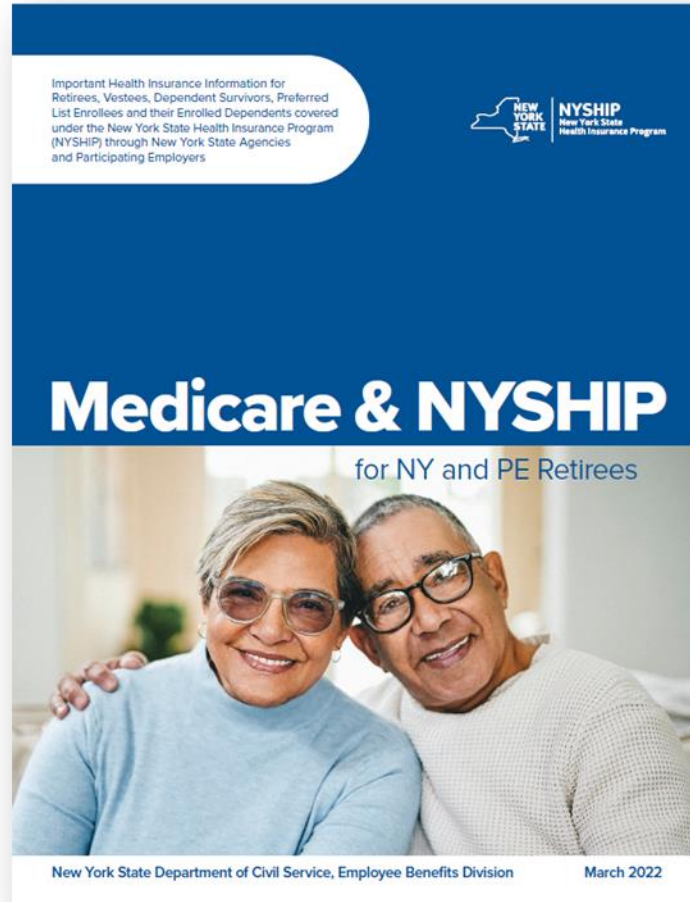
Individual	Family	Dual Annuitant Sick Leave Credit Option
10% of cost of Individual coverage	10% of cost of Individual coverage plus 25% of cost of dependent coverage	Credit reduces dependent survivor's cost

Dependent Survivor Coverage Termination

Coverage will terminate if your dependent survivor:

- Does not enroll in dependent survivor coverage
- Cancels coverage
- Remarries or repartners
- Fails to make premium payments
- Ages out

Medicare & NYSHIP



Available at www.cs.ny.gov/employee-benefits or contact your HBA for a copy.

What is it?

- The federal health insurance benefit program administered by the Centers for Medicare & Medicaid Services (CMS)

Remember

- “When first eligible for Medicare as a retiree, I must enroll in both Parts A and B.”

Parts of Medicare

Part A	Part B	Medicare Advantage Plans (Part C) For those enrolled in HMO's only	Part D
Inpatient hospital care	Doctors' services and outpatient hospital services	HMO provided package that includes Parts A, B and usually D	Prescription drugs Automatically enrolled in this if with Empire Plan

When Does Medicare Eligibility Begin?

- Age 65
- After two years of Social Security Disability Insurance (SSDI) eligibility
- If you receive SSDI benefits due to amyotrophic lateral sclerosis (ALS)
- Diagnosis of end-stage renal disease (ESRD)

Medicare Primacy

(This means which plan pays first on health insurance claims)

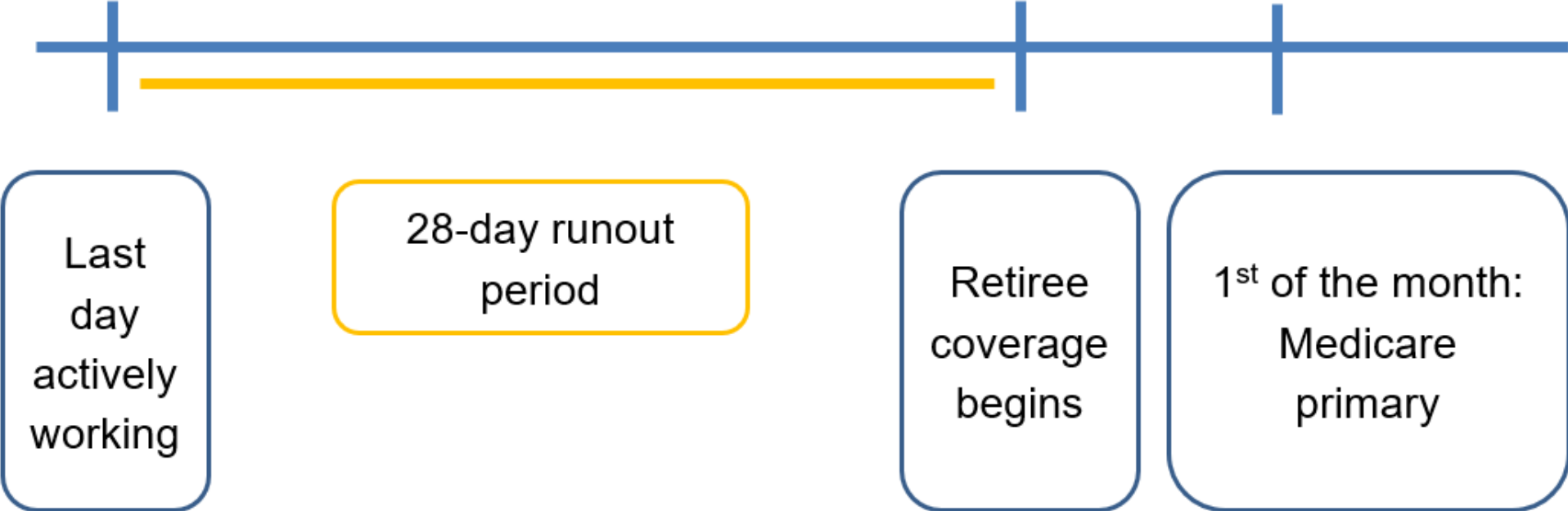
Active Employee	Retiree
<ul style="list-style-type: none">• NYSHIP primary<ul style="list-style-type: none">– Medicare secondary	<ul style="list-style-type: none">• Medicare primary<ul style="list-style-type: none">– NYSHIP secondary

Exceptions to Primacy

Medicare will always be primary for

- Enrollees eligible for Medicare due to end-stage renal disease (ESRD) who are beyond the 30-month coordination period. The 30-month coordination period begins when eligibility for ESRD Medicare begins, but NYSHIP will remain primary throughout this time-period.
- Covered domestic partners age 65 and older

Medicare-Eligible at Retirement



Enrolling in Medicare

- It is **your** responsibility to know when Medicare becomes primary and to enroll in Parts A and B. The Employee Benefits Division cannot enroll you in Medicare. You must sign up for Medicare through the Social Security Administration (SSA).
- Contact the SSA three months prior to Medicare becoming primary
- If you have a P.O. Box on file, you will need to provide your physical address to NYSHIP to enroll you into your plan's appropriate Medicare product. NYSHIP materials will still be mailed to your P.O. Box.

Medicare Costs, Payment and Reimbursement

- Medicare Part A (generally free)
- Medicare Part B premium
 - Social Security Administration determines premiums annually
 - 2025 monthly premium: \$185.00
 - Part B premium reimbursed for each Medicare-primary person covered

Income Related Adjustment Amount (IRMAA)

Medicare Part B IRMAA	Medicare Part D IRMAA
Annual reimbursement by application	No reimbursement

The Empire Plan and Medicare

- Medicare crossover program coordinates Medicare and NYSHIP benefits for The Empire Plan
- Claims submitted to Medicare first (pays up to 80%), then The Empire Plan pays remaining 20%
- You are only left with a copayment

HMOs with Medicare Advantage Plans

- Medicare and NYSHIP coverage are both provided through HMO
- Care outside HMO service area covered to the extent allowed by HMO

Prescription Benefit and Medicare Part D

- Prescription coverage continues when you become Medicare primary
- Most NYSHIP plans enroll you in a Medicare Part D plan
 - The Empire Plan
 - NYSHIP Medicare Advantage HMOs

Prescription Benefit and Medicare Part D

- Enrollment in a non-NYSHIP Medicare Part D plan or Medicare Advantage Plan will result in **cancellation** of your NYSHIP coverage

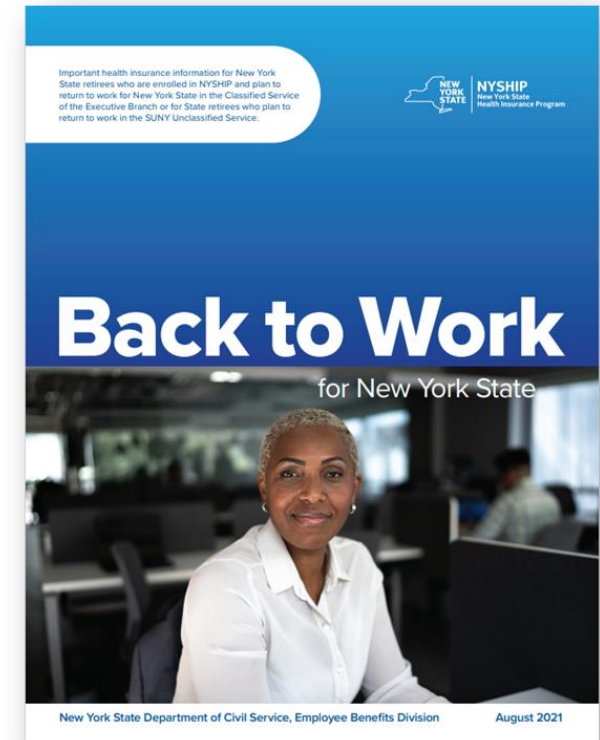
Medicare Recap

- Enroll in Medicare Parts A and B when first eligible as a retiree
- Enrolling in a non-NYSHIP Medicare product will terminate your NYSHIP (Empire Plan and Medicare Advantage Plans) benefits
- Call the Employee Benefits Division if you have any questions

Return to State Service

In a benefits-eligible position

- NYSHIP becomes primary
- Medicare becomes secondary
- Eligibility for Medicare Part B reimbursement ends



Publications

Choices & Rates for Retirees

- Benefit and rate change guides

On The Road with The Empire Plan

- Health benefits information for when you travel or move

Welcome to EBD

- How and where to get benefits information*

* Employee Benefits Division (EBD) will take on the role of your Health Benefits Administrator (HBA) after retirement

Planning for Retirement

- Video in the *Planning to Retire?* section of NYSHIP Online
- www.cs.ny.gov/employee-benefits/nyship/shared/retirement-prep/index.cfm



Other Benefit Information

M/C Life Insurance Program

- See your Human Resources Office

Union Sponsored Plans

- Contact plan sponsor

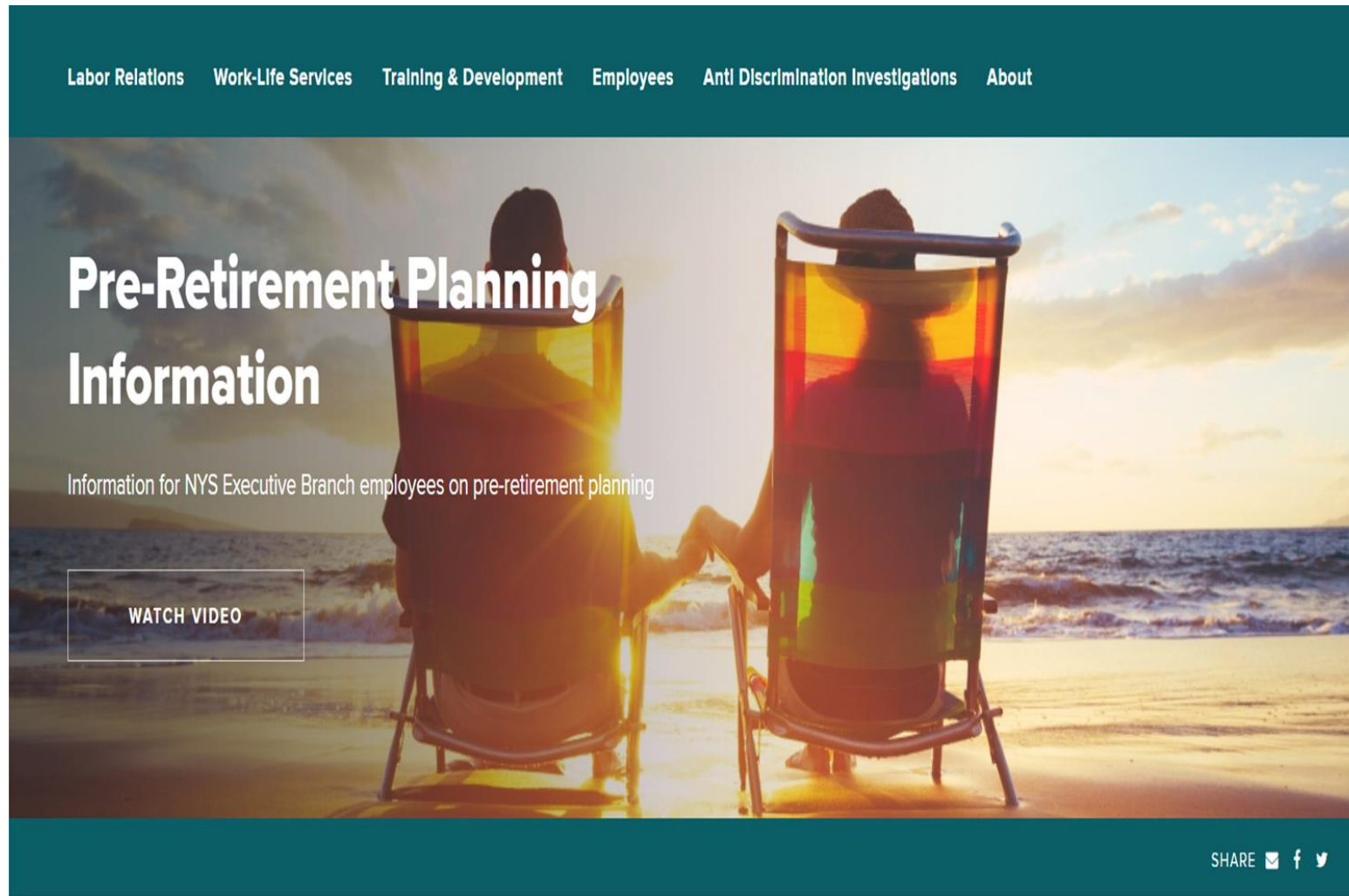
Additional Questions

If you have any remaining questions regarding the information provided in this presentation, please contact your agency's Health Benefits Administrator (HBA) or the OGS Business Services Center (BSC) if they handle your agency's personnel administration.

BSC Contact Information

Business Services Center
1220 Washington Ave, Building 5
Albany, NY 12226
Ph: (518) 457-4272

Video Recording






The screenshot shows a website page with a teal header containing navigation links: Labor Relations, Work-Life Services, Training & Development, Employees, Anti Discrimination Investigations, and About. The main content area features a background image of two people sitting on beach chairs at sunset. The text 'Pre-Retirement Planning Information' is overlaid on the image. Below the title is a subtitle: 'Information for NYS Executive Branch employees on pre-retirement planning'. A 'WATCH VIDEO' button is positioned in the lower-left quadrant of the image. In the bottom right corner of the image area, there is a 'SHARE' button with icons for email, Facebook, and Twitter.

Labor Relations Work-Life Services Training & Development Employees Anti Discrimination Investigations About

Pre-Retirement Planning Information

Information for NYS Executive Branch employees on pre-retirement planning

WATCH VIDEO

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