



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

HBP

Date: October 2024
To: All Employees
Subject: Health Benefits Program Rate Changes

I) Health Plan Rates Effective October 1, 2024

Enclosed please find the Health Benefits Program rate chart effective for the first full pay period in October 2024. Basic coverage is available at no cost to the subscriber under certain plans, while other plans require a payroll deduction. Please review the deductions on your check in the first full payroll period in October to ensure that it matches with the October 2024 rate changes.

Please be advised that these rates are subject to change. In the event of a rate change, your payroll deduction may either decrease or increase. Notice of any rate changes will be available through the Health Benefits Program website at nyc.gov/hbp.

II) Fall Transfer Period (November 1, 2024 - November 30, 2024)

This year, the annual transfer period will be held in November for active employees. During that period, employees can:

- Transfer to another health plan
- Add or drop an optional rider
- Add or drop dependents
- Change health premium contribution tax status
- Elect the Health Benefits Buy-Out Waiver Program

Any changes made during the Fall Transfer Period will become effective on the first day of the first full payroll period in January 2025.

III) Updating Your Personal Information/Domestic Partner Taxation

You may update the below information through Employee Self-Service or by contacting your Agency personnel department. Please also notify your Welfare Fund/Union separately of any changes.

- Address update
- Marital status update
- Domestic partner status update: the amount paid by an employer attributable to coverage of a domestic partner is treated as part of the participant's gross income for tax purposes.

IV) CIGNA Health Plan

Effective January 1, 2025, CIGNA health plan will no longer be available for active employees and eligible dependents. If you are currently enrolled in CIGNA, you must elect another City health plan during the transfer period.

V) Special Reminder to Medicare-Eligible Employees and Dependents (this does not apply to over age 65 domestic partners of employees)

Federal law requires the City of New York to offer employees over age 65 the same coverage under the same conditions as those that are offered to employees under age 65. The same stipulation also applies to dependents over age 65 and

those covered by Medicare through the Special Provisions of the Social Security Act for the Disabled. In such cases, enrollment in a City health plan is primary coverage, and Medicare, if applicable, becomes secondary coverage. Make sure that you and your dependents, if enrolled in your coverage, inform all health care providers that your City health coverage is your and your dependent(s) primary coverage. If you and/or your dependent(s) are Medicare-eligible and want Medicare to be your primary coverage, you must waive your City health coverage.

VI) 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 regards 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 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.