



Office of Labor Relations

EMPLOYEE BENEFITS PROGRAM

22 Cortlandt Street, 28th Floor, New York, NY 10007
nyc.gov/olr

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To: Agency Human Resources Departments

From: Sang Hong 

Re: Health Benefits Fall 2024 Transfer Period Announcement

Date: October 25, 2024

This memorandum is in reference to the Health Benefits Program Fall 2024 Transfer Period, effective for calendar year 2025.

I. Health Benefits Fall Transfer Period

- *Active Employees*: November 1, 2024 - November 30, 2024, effective January 1, 2025. The new payroll deduction will begin with the employee's first full paycheck in January 2025, if applicable.
- *Retirees*: November 1, 2024 - November 30, 2024, effective January 1, 2025. The new pension deduction will begin with the retirees' pension check in January 2025, if applicable.
- *Health Benefits Application/Change Forms*: There are separate Health Benefits Application/Change Forms for employees and retirees. If your agency is either a non-centralized and/or non-NYCAPS agency, please use the appropriate forms. These forms are available on our website at nyc.gov/hbp.

II. Agency Health Fairs

- Agencies may conduct health fairs via a webinar or in-person (please see attached Marketing Rules for health plans). Please keep in mind, if your agency is conducting a health fair, all health plans must be notified and invited to the health fair. However, it is not required that all health plans attend.

III. Transition to Retirement Seminar at OLR

The Health Benefits Program is pleased to offer in-person seminars to those employees who are retiring. Information provided to employees will help them understand the steps involved in transitioning health benefits from employee to retiree status which includes a Q&A at the end of the seminar. Events are one-hour in length; employees simply register online at <https://www.nyc.gov/site/olr/health/active/health-active-seminars.page>.

IV. Transfer Period Enrollment Process

- The Transfer Period Notice should be provided to your employees.
- Employees with access to Employee Self Service (ESS) may participate in Transfer Period transactions online.
- Employees of agencies on the NYCAPS database for which health benefits enrollment has NOT been centralized may obtain a Health Benefits Application from our website at nyc.gov/hbp under the "Forms and Downloads" section. Please refer to the website periodically for updated applications.

- Employees of the Department of Education and NYC Health+Hospitals should contact HR Connect and/or HR Shared Services Benefits Department to enroll and/or obtain a Health Benefits Application.
- Employees of all other agencies should contact their agency HR office.
- Employees should also be advised to review the revised Health Benefits Program Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC), which are available at nyc.gov/hbp.

V. Transfer Period Procedure Manual

For your reference, please see the attached document. Please ensure to follow these procedures.

VI. CIGNA Health Plan No Longer Available for Actives/Pre-Medicare Retirees Effective January 1, 2025

All current members in the Cigna Healthcare Plan must enroll in a different City health plan to maintain coverage, effective January 1, 2025, during the Transfer Period. If the current member does not select a new health plan, their health coverage will be waived as of January 1, 2025.

VII. Flexible Spending Accounts (FSA) Program*

- FSA Open Enrollment Period: September 23, 2024 – November 8, 2024, effective January 1, 2025. The Plan Year 2025 FSA materials are available on the FSA website at nyc.gov/fsa.
- The HCFSAs 2025 annual goal amount has increased to \$3,300 for plan year 2025, and the HCFSAs website has been updated to indicate the new amount. The HCFSAs administrative office is notifying those employees who have elected the \$3,200 amount with the option to change to the new maximum amount.
- The MSC Health Benefits Buy-Out Waiver Program incentive payments are \$500 for individual and \$1,000 for family. Any employee currently participating in the Buy-Out Program will be enrolled automatically in Plan Year 2025.
- The MSC Health Benefits Buy-Out Waiver program payment for the second half of plan year 2024 will be issued in one of the December 2024 paychecks.

*This section only applies to those agencies who are eligible to participate in the FSA Program.

VIII. Agency HR Contact Information

Please advise us if there are any changes or updates to your HR personnel's contact information. Please send this information to Sang Hong at shong@olr.nyc.gov whenever applicable so that we can update your agency information.

If you have any questions, please feel free to contact me at shong@olr.nyc.gov or misty.smithfarrell@olr.nyc.gov

Attachments:

For HR only:

Marketing Rules for Health Plans (for Agency HR Reference Only)
Procedure Manual (for Agency HR Reference Only)

For Employees:

Transfer Period Employee Notice, includes rate chart (Please distribute to employees.)