



# Office of Labor Relations


## EMPLOYEE BENEFITS PROGRAM

22 Cortlandt Street, 28<sup>th</sup> 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

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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](https://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](https://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](http://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](http://nyc.gov/fsa).
- The HCFSA 2025 annual goal amount has increased to \$3,300 for plan year 2025, and the HCFSA website has been updated to indicate the new amount. The HCFSA 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](mailto: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](mailto:shong@olr.nyc.gov) or [misty.smithfarrell@olr.nyc.gov](mailto: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.)