



New York City Office of Labor Relations Health Benefits Program



nyc.gov/hbp

Annual Transfer Period for Retirees – Fall 2024

The Fall 2024 Health Benefits Program Retiree Transfer Period begins
November 1, 2024, and ends November 30, 2024.

Changes requested during the Transfer Period are effective January 1, 2025. Refer to the Summary Program Description at nyc.gov/hbp for plan descriptions. For benefit coverage information, contact the health plans directly.

If you do not wish to make any changes to your current health plan, you do not need to do anything during the Transfer Period.

Use the Retiree Health Benefits Application if you wish to:

- a) Transfer into any plan for which you are eligible,
- b) Add or drop Optional Rider coverage (if allowable), or
- c) Add or drop dependents

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.

*If your domestic partner status has changed, you must notify your union or welfare fund, if applicable. The Retiree Health Benefits Application can be downloaded from the Health Benefits Program website at nyc.gov/hbp.

Health Benefits Program (HBP) Health Plan Rates:

The health plan rates change in January for Medicare plans and July for non-Medicare plans of each year. However, rates are also subject to change outside of these periods. Please check the HBP website for the current rates when selecting a new health plan. Please refer to the retiree rate chart at: <https://www.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>.

Newly-Eligible for Medicare:

A Medicare retiree and/or their spouse/dependent is an individual who is receiving retiree City health coverage and:

- a) over age 65,
- b) will turn 65 at the time of retirement, or
- c) is Medicare-eligible due to a disability.

Retirees and their eligible spouse/dependent who meet any of the above criteria are required to enroll in Medicare Parts A & B.

- a) To enroll in Medicare Parts A and B and assure continuity of benefits upon becoming age 65, contact your Social Security Office during the three-month period before your 65th birthday.

- b) Medicare Part B Reimbursement Program Application: Submit a copy of your Medicare card to the Health Benefits Program, you may be eligible to receive Medicare Part B reimbursements.

Note:

- Retirees who become Medicare-eligible during the calendar year must enroll in Medicare Part A and B prior to their becoming Medicare-eligible. If they do not enroll on time, they will incur a penalty for life.
- Retirees and their eligible spouse/dependents who are actively at work and over 65, but receiving City retiree health coverage, must enroll in Medicare Parts A & B in order to maintain maximum health benefits.

CIGNA Health Plan for non-Medicare Retiree (Under 65)

The CIGNA health plan is no longer available for non-Medicare retirees and their eligible dependents (effective 1/1/2025). If you are currently enrolled in CIGNA, you must elect another City health plan 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.

Please note: If enrolling in a Medicare HMO or Medicare Advantage Plan, you must complete and submit the *Retiree Health Benefits Application* as well as contact the health plan directly to request a special enrollment form. The special enrollment form must be returned directly to the health plan before November 30, 2024. If you are presently enrolled in a Medicare HMO or Medicare Advantage Plan and are transferring to a Medicare Supplemental Plan, you must first disenroll from your current plan effective January 1, 2025. Please attach a copy of the special enrollment or disenrollment form to this application. You can obtain this form from the health plan directly.

Non-Medicare retirees may transfer to another health plan or add or drop the Optional Rider (if allowable), by completing the *Retiree Health Benefits Application* and submitting it to the NYC Health Benefits Program by November 30, 2024.

Medicare-eligible retirees wishing to transfer to another health plan, depending on the health plan selected, will need to complete the *Retiree Health Benefits Application* and a special enrollment form provided by the health plan, and submit both forms by November 30, 2024.

Do not complete the Retiree Health Benefits Application if you do not wish to make a change; you do not need to do anything.