



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



**Annual Transfer Period Notice for
Active Employees – Fall 2025**

The Fall 2025 Annual Health Benefits Program Transfer Period begins
November 1, 2025, and ends **November 30, 2025**.

Health plan changes requested during the Transfer Period will be effective January 1, 2026, and the new payroll deduction, if applicable, will begin with your first full paycheck in **January 2026**.

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.

During the Annual Transfer Period, you may:

- Transfer into any health plan listed in this notice for which you are eligible
- Add or drop the Optional Rider
- Add or drop dependent(s)
- Waive benefits

Family Status, Domestic Partner Status and Other Changes

- If you have changed your address, please update your address through your ESS or your agency HR/Personnel.
- If you changed your marital status, contact NYCAPS Central or your agency HR/Personnel.
- If you changed your **domestic partnership status**, contact NYCAPS Central, your agency HR/Personnel, and union/welfare fund so that your records can be updated accordingly. **This is important for taxation reporting purposes.**
- Medicare is primary for employees at age 65 or older who chose not to enroll in a City health plan, waived their City health benefits, or are not covered by another employer health plan.
- Medicare is primary for a domestic partner at the age of 65 or older, if your partner does not have health coverage through their employer (if applicable). It is essential that they enroll in Medicare Parts A and B to maintain maximum coverage to avoid additional medical expenses.

Employee Self-Service (ESS): Employees with access to ESS may make changes to their health benefits online.

Health Benefits Program Application: Employees who do not have access to ESS can make changes to their health benefits by completing the application, which is available in the *Forms and Downloads* section of our website at nyc.gov/hbp. Completed applications should be submitted to their agency HR/Personnel for processing.

If you have any questions about making changes, please contact:

- Employees of NYCAPS centralized agencies - contact NYCAPS at (212) 487-0500
- DOE employees - contact HR Connect at (718) 935-4000
- NYC H+H employees - contact the HR Share Services Benefits Department office at (646) 458-5634
- All other employees and employees of non-NYCAPS centralized agencies - contact their agency HR/Personnel Office

New Health Plan effective January 1, 2026 - NYC Employees PPO Plan (NYCE PPO)

Effective January 1, 2026, the GHI CBP/Anthem BlueCross and BlueShield plan for all employees will be replaced by the new NYCE PPO plan. Employees and their eligible dependents currently enrolled in GHI CBP/Anthem BlueCross and BlueShield plan do not need to do anything; you will automatically be enrolled into the NYCE PPO plan effective January 1, 2026, and will receive a new ID card in December 2025, unless you select a different plan during the transfer period.

Under the NYCE PPO plan, employees and their eligible dependents will only have the option to enroll in basic coverage and/or the optional rider. The optional rider will now only consist of the prescription drug benefit provided through Emblem Health and Prime Therapeutics™. If your union provides prescription drug coverage, you will only be able to enroll in the basic plan.

Employees and their eligible dependents enrolled with *Rider Other* in GHI CBP/Anthem BlueCross and BlueShield will be moved automatically to the basic plan under the NYCE PPO plan. *Rider Other - Optional Rider Enhanced Schedule* is replaced by the out-of-network benefits provided through the NYCE PPO. Employees and their eligible dependents enrolled in the optional rider will continue to receive their optional rider benefits under the NYCE PPO plan.

Employees and their eligible dependents enrolled in a health plan other than the GHI CBP/Anthem BlueCross and BlueShield plan will not be auto-enrolled into the new NYCE PPO plan but will have the option during the Transfer Period to enroll into the NYCE PPO plan.

Health Plan Rates

- Please refer to the employee rate chart at the below link before selecting any new health plan at <https://www.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>.
- Note: These rates are subject to change.

Rider Other Coverage

- If your union/welfare fund provides prescription drug coverage, and you are selecting HIP HMO, then prescription drug coverage (aside from that covered under the basic plan) will be available **only** through your union or welfare fund and **not** through the Optional Rider.
- If you are selecting any other health plan, with the exception of the NYCE PPO Plan, you are eligible to select the Optional Rider for prescription drugs **in addition to** your union or welfare fund's prescription drug coverage. Your health premium deduction will be adjusted accordingly.
- Contact your union/welfare fund for your prescription coverage information.

Summary of Benefits and Coverage (SBC)

- Each health plan has prepared an SBC as required by the Patient Protection and Affordable Care Act. To review the SBC of a particular plan, please visit the Health Benefits Program website at nyc.gov/hbp or contact the health plan directly.

If you are making changes to your health benefits plan/option, please review the following Health Benefits Program materials at nyc.gov/hbp:

- Health Plan Rate Chart for Employees
- Summary Program Description (SPD)
- Summary of Benefits and Coverage (SBC)
- Links to the Health Plans' websites for additional health plan and contact information

MSC Health Benefits Buy-Out Waiver Program

The Flexible Spending Accounts (FSA) Program Open Enrollment is September 22, 2025, through November 14, 2025, and includes the MSC Program.

To enroll in the Medical Spending Conversion (MSC) Health Benefits Buy-Out Waiver Program, please complete **both the MSC Health Benefits Buy-Out Waiver Enrollment/Change Form and a Health Benefits Program Application** to receive annual incentive payments. If you are already enrolled in MSC Health Benefits Buy-Out Waiver Program, then you do not need to do anything since you will be enrolled automatically for the following year.

The annual incentive payment for the MSC Health Benefits Buy-Out Waiver Program for Plan Year 2025 will be \$500 (individual) and \$1,000 (family).

MSC Health Benefits Premium Conversion Program

Health plan premiums are deducted on a pre-tax basis. If you wish to have deductions on a post-tax basis, you must fill out the MSC Premium Conversion Enrollment/Change Form. For information about the MSC Program and to download forms, visit [nyc.gov/fsa](https://www.nyc.gov/fsa).

Employee who will be retiring soon:

There are many things to consider when you are getting ready to retire. Please visit the OLR website at <https://www.nyc.gov/site/olr/health/health-videos.page> to view the 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 the steps you should take to ensure your health benefits transfer from employee to retiree status:

- Visit your pension system to establish your retirement date and to obtain documentation of your pension creditable years of service.
- Register to attend a Transitioning to Retirement Seminar on the OLR website at [nyc.gov/hbp](https://www.nyc.gov/hbp)
- Complete the Retiree Health Benefits Program 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 age 65 and over, you and your covered eligible dependent(s) must enroll in Medicare Part A and B. Please complete a SEP form (CMS L564) for you and your eligible dependent(s) with your Agency HR prior to applying for Medicare Part A 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>. Note: These rates are subject to change.

Please see the table below for a list of health plans available and contact information.

Health Maintenance Organizations (HMOs)		
GHI HMO	(877) 244-4466	www.emblemhealth.com/city
HIP HMO Preferred	(833) 269-4653	www.emblemhealth.com/city
MetroPlus Gold	(877) 475-3795	www.metroplus.org/plans/nyc-employees
Vytra Health Plans	(800) 447-8255	www.emblemhealth.com/city

Point of Service, Exclusive Provider Organization, and Participating Provider Organizations/Indemnity Plans		
Aetna EPO	(800) 445-8742 (Non-Medicare) (888) 267-2637 (Medicare)	www.aetna.com
DC37 Med-Team (DC37 members only)	(800) 624-2414	www.emblemhealth.com/city
Anthem EPO	(800) 767-8672	www.anthem.com
Anthem Blue Access Gated EPO	(800) 767-8672	www.anthem.com
HIP Prime POS	(800) 447-6929	www.emblemhealth.com/city
NYCE PPO Emblem Health United Healthcare	(212) 501-4444	www.nyceppo.com