



New York City Office of Labor Relations Health Benefits Program

nyc.gov/hbp



Annual Transfer Period Notice for Retirees – Fall 2025

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

Changes requested during the Transfer Period are effective January 1, 2026. 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 Health Benefits Program Retiree 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.

The Health Benefits Program Retiree Application can be downloaded from the Health Benefits Program website at nyc.gov/hbp.

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.

Health Plan Rates:

The health plan rates change in January of each year for Medicare plans and July of each year for non-Medicare plans. 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) is 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: Complete and submit the application along with a copy of your Medicare card to the Health Benefits Program in order to receive Medicare Part B premium 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 age 65, but are receiving City retiree health coverage, must enroll in Medicare Parts A & B in order to maintain maximum health benefits.

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 pre-Medicare retirees and their eligible dependents will be replaced by the new NYCE PPO plan. Pre-Medicare retirees and their 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.

Medicare-eligible retirees and their Medicare-eligible dependents will continue to receive health benefits under GHI/Anthem Senior Care. Pre-Medicare retirees and their eligible dependents will receive health benefits through the NYCE PPO plan.

Under the NYCE PPO plan, pre-Medicare retirees and their eligible dependents will only have the option to enroll in the basic plan and the optional rider. The optional rider will now only consist of the prescription drug benefit. If your union provides prescription drug coverage, you will only be able to enroll in the basic plan.

Pre-Medicare retirees and their eligible dependents enrolled with *Rider Other* in GHI CBP/Anthem BlueCross and BlueShield will automatically be moved 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. Pre-Medicare retirees and their eligible dependents enrolled in the optional rider will continue to receive their optional rider benefits under the NYCE PPO plan.

Pre-Medicare retirees and their eligible dependents enrolled with *Rider Other* in GHI CBP/Anthem BlueCross and BlueShield will be moved to the basic plan under the NYCE PPO plan. However, the 365-day rider will be available to Medicare-eligible retirees and their Medicare-eligible dependents.

Pre-Medicare retirees and their eligible dependents enrolled in any health plan other than the GHI CBP/Anthem BlueCross and BlueShield 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.

Please note: If enrolling in a Medicare HMO or Medicare Advantage Plan, you must complete and submit the *Health Benefits Program Retiree 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, 2025. 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, 2026. 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 *Health Benefits Program Retiree Application* and submitting it to the NYC Health Benefits Program by November 30, 2025.

Medicare-eligible retirees wishing to transfer to another health plan, depending on the health plan selected, will need to complete the *Health Benefits Program Retiree Application* and a special enrollment form provided by the health plan, and submit both forms by November 30, 2025.

CIGNA Health Plan for Medicare Retirees

The CIGNA health plan is no longer available for Medicare retirees and their eligible dependents effective January 1, 2026. 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, 2026.

***Do not complete the Health Benefits Program Retiree Application
if you do not wish to make a change.***