New York City Office of Labor Relations
Health Benefits Program

nyc.gov/hbp

Annual Transfer Period Notice for Active Employees – Fall 2026

2026 Annual Health Benefits Program Transfer Period:
November 1, 2026 - November 30, 2026

Health plan changes requested during the Transfer Period will be effective January 1, 2027, and the new payroll deduction, if applicable, will begin with your first full paycheck in **January 2027**.

No Changes Needed? ***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.***

What You Can Do During the Transfer Period

During the Annual Transfer Period, eligible employees 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 City health 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.
  Note: 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.

How to Submit Your Changes

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

B. **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

Important Health Plan Information & Rates

Before selecting a new plan or making changes, please review the required materials available at nyc.gov/hbp:

- **Health Plan Rates:** Review the Employee Rate Chart (*Note: Rates are subject to change*).
- **Health Plan Descriptions:** Read the Summary Program Description (SPD).
- **Summary of Benefits and Coverage (SBC):** As required by the Patient Protection and Affordable Care Act, view plan SBCs on the OLR Plans & Rates Page or contact the health plans directly.

Optional Rider Rules (Prescription Drug Coverage)

- **HIP HMO Plan:** If your union/welfare fund provides prescription drug coverage, prescription benefits (beyond the basic plan) are available *only* through your union/welfare fund. You are only eligible to select Rider Other (private duty nursing and durable medical equipment).
- **NYCE PPO Plan:** If your union/welfare fund provides prescription coverage, prescription benefits are available *only* through your union/welfare fund.
- **All Other Health Plans:** You are eligible to select the Optional Rider for prescription drugs in addition to your union/welfare fund coverage. Your premium deduction will adjust accordingly.

Guidance for Employees Age 65 and Older

- **Primary Coverage:** City health plan coverage remains **primary** for active employees over age 65 (unless City health benefits are waived). Continue using your City health plan member ID card when visiting doctors, **not** your Medicare card.
- **Domestic Partners (Age 65+):** If your domestic partner is 65 or older and does not have primary employer coverage, Medicare is primary for them. They must enroll in Medicare Parts A and B to maintain maximum coverage and avoid out-of-pocket costs.

Planning for Retirement 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.

- Complete the Retiree Health Benefits Program Application/Change Form and have your HR department complete and certify Section G 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 Parts A and B within 3 months of your retirement date. Please complete a SEP form (CMS L564) for you and your eligible dependent(s) with your Agency HR prior to applying for Medicare Parts A and Part B in order to avoid any late enrollment penalties for Medicare Part B.

Program Update: Dependent Eligibility Verification Audit (DEVA)

Beginning in October 2026, the NYC Health Benefits Program is conducting a Citywide Dependent Eligibility Verification Audit (DEVA) to confirm that all enrolled dependents meet official eligibility requirements.

- **Audit Vendor:** The City has partnered with **Health Management Systems, Inc. (HMS)** to conduct the verification.
- **Active Employee Mailing Schedule:** Employees with covered dependents will receive an official notification packet from HMS between **October and December 2026**.
- **What to Do:** Follow the instructions in your letter to submit required verification documents directly to HMS. **Do not submit documentation to your agency HR office or the NYC Health Benefits Program.**

For full audit details and eligibility criteria (page 7 of the SPD), visit nyc.gov/hbp.

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