New York City Office of Labor Relations
Health Benefits Program

nyc.gov/hbp

Annual Transfer Period Notice for Retirees – Fall 2026

2026 Health Benefits Program Retiree Transfer Period:

November 1, 2026 - November 30, 2026

Changes requested during the Transfer Period are effective January 1, 2027. Refer to the Summary Program Description at nyc.gov/hbp for health plan descriptions. For benefit coverage information, contact the health plans directly.

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

Use the Health Benefits Program Retiree Application to:

a) Transfer into any health 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.

How to Submit Your Changes

For Non-Medicare Retirees
Submit your completed Health Benefits Program Retiree Application directly to the NYC Health Benefits Program by November 30, 2026.

For Medicare-Eligible Retirees
Depending on the plan selected, you may need to complete both the Health Benefits Program Retiree Application and a special enrollment form provided directly by the health plan. Submit both forms by **November 30, 2026**.

- Enrolling in a Medicare HMO or Medicare Advantage Plan: Submit the Health Benefits Program Retiree Application to OLR, and contact your selected health plan directly for their special enrollment form. Return the special enrollment form directly to the health plan before November 30, 2026.

- Switching from a Medicare HMO/Advantage Plan to a Supplemental Plan: You must first disenroll from your current plan effective January 1, 2027. Attach a copy of your special enrollment or disenrollment form (obtained directly from the plan) to your Retiree Application.

Important Health Plan Information & Rates

Health Plan Descriptions: Review the Summary Program Description (SPD) at nyc.gov/hbp. For specific coverage details, contact the health plans directly.

Health Plan Rates: Health plan rates change in **January** for Medicare plans and **July** for non-Medicare plans (rates are also subject to change outside these periods). Please refer to the retiree rate chart at: https://www.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page.

Medicare Information for Newly Eligible Retirees

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.

- **Timely Enrollment:** Contact your local Social Security Office 3 months before turning 65 to enroll in Medicare Parts A & B. Failure to enroll on time may result in a lifelong Medicare Late Enrollment Penalty and loss of City coverage.
- **Medicare Part B Reimbursement:** Complete and submit the **Medicare Part B Reimbursement Program Application** along with a copy of your Medicare card to the Health Benefits Program to receive premium reimbursements. Download the form at nyc.gov/hbp.

Domestic Partner Status Updates

Tax Implication: Employer contributions toward health coverage for a domestic partner are treated as taxable gross income under federal law. If your domestic partner status has changed, notify your union or welfare fund immediately.

Medicare Primary Rule: If your domestic partner is age 65 or older and does not have primary employer health coverage, Medicare is primary. They must enroll in Medicare Parts A and B to maintain maximum coverage and avoid out-of-pocket medical expenses.

Program Update: Dependent Eligibility Verification Audit (DEVA)

Beginning in October 2026, the New York City Health Benefits Program is conducting a dependent eligibility verification audit for all employees, pre-Medicare retirees, and Medicare retirees who have dependent(s) enrolled in the City Health Benefits Program.

- **Audit Vendor:** The City has partnered with **Health Management Systems, Inc. (HMS)** to administer the verification.
- **Retiree Mailing Schedule:** Pre-Medicare and Medicare retirees with covered dependents will receive a Dependent Eligibility Verification notification packet from HMS between **February and May 2027**.
- **What to Do:** When your letter arrives, follow the instructions to submit required documentation directly to HMS. **Do not send documentation to the NYC Health Benefits Program.**

Please visit the Health Benefits Program website at nyc.gov/hbp for full audit details and eligibility guidelines (page 7 of the SPD) and when you can expect to receive your letter.