



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



Date: July 2021
To: All Employees
Subject: Health Benefits Program Rate Changes

I) Health Plan Rates Effective July 1, 2021

Enclosed please find the Health Benefits Program rate chart effective for the first full pay period in July 2021. Basic coverage is available at no cost to the subscriber under certain plans, while other plans require a payroll deduction.

Please be advised that these rates are subject to change. In the event of a rate change, your payroll deduction may either decrease or increase. Notice of any rate changes will be available through the Health Benefits Program website at nyc.gov/hbp.

II) Fall Transfer Period

This year, the annual transfer period will be held in November for active employees. During that period, employees can:

- Transfer to another health plan
- Add or drop an optional rider
- Add or drop dependents
- Change health premium contribution tax status
- Elect the Health Benefits Buy-Out Waiver Program

Any changes made during the Fall Transfer Period will become effective on the first day of the first full payroll period in January 2022.

III) Updating Your Personal Information

You may update the below information through Employee Self-Service or by contacting your Agency personnel department. Please also notify your Welfare Fund/Union separately.

- Address update
- Marital status update
- Domestic partner status update

IV) MetroPlus Gold– New Optional Rider Effective August 1, 2021

MetroPlus Gold is offering a new optional prescription rider effective August 1, 2021. The new MetroPlus Gold optional rider will be available to employees and non-Medicare retirees. Please note that basic coverage under MetroPlus Gold has not changed.

Health Plan Changes:

MetroPlus Gold Prescription Rider - There are 2 plans:

- 1) MetroPlus Gold (Grandfathered), or
- 2) MetroPlus Gold (Standard)

1) MetroPlus Gold (Grandfathered): This is the current prescription drug rider for the MetroPlus Gold plan. Only those employees enrolled in the MetroPlus Gold Plan (Grandfathered) prior to August 1, 2021 can continue to be enrolled in this plan.

2) MetroPlus Gold (Standard): All employees who are **eligible** to enroll in MetroPlus Gold on or after August 1, 2021 will only be offered this new MetroPlus Gold Plan (Standard). Rates will be available shortly on the Health Benefits website.

Employees who are currently in the Grandfathered plan can select the MetroPlus Gold Plan (Standard) during the 2021 Annual Transfer Period, effective January 1, 2022.

Any employee who transfers out of the MetroPlus Gold Grandfathered plan and selects another health plan will not be allowed to choose the MetroPlus Gold Grandfathered plan again. For as long as the employee remains in the Grandfathered plan, the employee can add or drop dependents, if the employee experiences a Qualifying Event.

V) Special Reminder to Medicare-Eligible Employees and Dependents (this does not apply to over age 65 domestic partners of employees)

Federal law requires the City of New York to offer employees over age 65 the same coverage under the same conditions as those that are offered to employees under age 65. The same stipulation also applies to dependents over age 65 and those covered by Medicare through the Special Provisions of the Social Security Act for the Disabled. In such cases, enrollment in a City health plan is primary coverage, and Medicare, if applicable, becomes secondary coverage. Make sure that you and your dependents, if enrolled in your coverage, inform all health care providers that your City health coverage is your and your dependent(s) primary coverage. If you and/or your dependent(s) are Medicare-eligible and want Medicare to be your primary coverage, you must waive your City health coverage.