



## OFFICE OF HUMAN RESOURCES

Dear Faculty and Staff:

### **RE: NYC Office of Labor Relations Health Benefits Program Rate Changes**

#### **I) Health Plan Rates Effective July 1, 2025**

Please find below the Health Benefits Program rate chart effective for the first full pay period in July 2025.

#### **Bi-weekly Health Benefits Program Rate Chart – July 2025**

**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](http://nyc.gov/hbp). Certain plans offer basic coverage at no cost to the employee, while other plans require a payroll deduction.

#### **II) Fall Transfer Period (October 15, 2025 – November 30, 2025)**

During this 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 2025.

#### **III) Updating Your Personal Information**

- Address update
- Marital status update
- Adding/Dropping a Domestic Partner\*
- Changing Domestic Partner\* to spouse

\*The amount paid by an employer attributable to coverage of a Domestic Partner is treated as part of the employee's gross income for tax purposes.

**Note: Please also notify your Union/Welfare Fund separately of any changes.**

#### **IV) 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.

#### **VI) Transition to Retirement from Employee to Retiree City Health Coverage**

As you get ready to retire there are many things you need to consider with regards to your health benefits. Please visit the OLR website at <https://www.nyc.gov/site/olr/health/health-videos.page> to view our 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 some of the steps you should take to ensure your benefits transfer from active service to retiree.

- Visit your pension system to establish your retirement date and to obtain documentation of your pension credible years of service.
- Complete the Retiree Health Benefits 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 65 and over, you and your covered eligible dependent must enroll in Medicare Parts A and B. Please complete a SEP form (CMS L564) for you and your eligible dependent by your Agency HR prior to applying for Medicare 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>. These rates are subject to change.

#### **CONTACT US**

Please contact us at [benefits@ccny.cuny.edu](mailto:benefits@ccny.cuny.edu) for inquiries. Thank you very much.