



OFFICE OF HUMAN RESOURCES

December 01, 2025

To Retirees Enrolled with NYSHIP:

Please read completely and carefully.

NYSHIP is having its Option Transfer Period (OTP) from **December 01 – December 31, 2025**. You may have already received your *NYSHIP Health Insurance Choices 2026* booklet to review your options for 2026.

During the OPT, you may make the following changes:

- Change your health plan.
- Change from Family to Individual coverage (regardless of whether a qualifying event has affected your dependents' eligibility).
- Change from Individual to Family coverage (late enrollment provisions will apply)
- Voluntarily cancel your coverage (regardless of whether a qualifying event has affected your eligibility)
- Enroll in NYSHIP coverage (late enrollment provisions will apply)

If you do not want to make any changes to your health plan, no action is required. If you do want to make a change, there are two ways to submit your request:

Option 1: Complete the Health Insurance Transaction Form (PS-404r) and submit it to Employee Benefits Division (EBD):
New York State Department of Civil Service
Employee Benefits Division
Program Administration Unit
Albany, NY 12239

Option 2: *MyNYSHIP* Online
MyNYSHIP is a new secure website where retirees can get online access to their own health insurance record. (Instructions enclosed)

To help you with your plan election decision, visit our newly enhanced retiree webpage at <https://www.sunywcc.edu/about/human-resources/retirees/>. You may view the following documents and 2025 Retiree Video there:

- **Option Transfer Period 2026 Retiree Video**
- **NYSHIP Health Insurance Choices 2026**
- **NYSHIP/Empire Plan Summary of Benefits and Coverage**
- **NYSHIP Health Insurance Transaction Form (PS404R)**
- **2026 Plan Rates**

Please note that NYSHIP does not have an open enrollment period. You may make a plan change once every 12 months by completing a NYSHIP Health Insurance Transaction Form (PS404R) and submitting it directly to EBD.

If you have any questions and/or concerns, please contact us at BenefitsInfo@sunywcc.edu or by phone at 914-606-7818 or 914-606-8592.

Kind Regards,

A handwritten signature in black ink, appearing to read "Cathy Estella-Flashman".

Cathy Estella-Flashman, SHRM-CP
Benefits Manager