

Your Coverage in **RETIREMENT**

For NYSHIP retirees and their covered dependents | NYS



March 2026



Department of Civil Service
New York State Health Insurance Program

New York State Department of Civil Service, Employee Benefits Division | nyship.ny.gov

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CONTACT US

During your retirement, the Employee Benefits Division (EBD) will be your health benefits administrator (HBA).

Call EBD at **518-457-5754** or **1-800-833-4344**.

Visit us online at nyship.ny.gov.

Send mail to **New York State Department of Civil Service, Employee Benefits Division, Albany, NY 12239**.

Securely fax documents to **518-485-5590**.

INTRODUCTION

Now that you've left State service, your health insurance through NYSHIP functions a bit differently.

In this publication, we'll look at important aspects of your retiree coverage: new payments you may be entitled to, what happens if you return to work, and more.

- This publication is for **NYSHIP enrollees with retiree benefits**. However, be sure your dependents also understand the information within and take any action required to maintain NYSHIP coverage.
- If you worked for a **Participating Agency** or **Participating Employer**, your benefits may be different. Contact your former employer for information.
- Do not depend on Social Security, Medicare, another health plan or another employer for information relating to NYSHIP. They may be unfamiliar with NYSHIP's retirement coverage and requirements.
- If you are diagnosed with end-stage renal disease (ESRD), important rules and exceptions apply to your coverage. Contact EBD and refer to your *General Information Book* and the *End-Stage Renal Disease and NYSHIP* flyer. Both are available at nyship.ny.gov.
- Many rules for retirees and their dependents also apply to vestees, dependent survivors, preferred list enrollees and their dependents. Review the retiree *General Information Book* or call EBD to discuss coverage.

Other Retirement Publications

- If you haven't yet retired, read *When You Retire* to learn what happens once you stop working—and what you must do beforehand to keep NYSHIP coverage.
- To learn how NYSHIP works with Medicare to provide you coverage both before and after retirement, see *Medicare and NYSHIP*.
- For information about disability retirement, see *Disability Retirement and Your NYSHIP Coverage*.



PAYING FOR YOUR COVERAGE

As a retiree, you are billed for your NYSHIP premium monthly rather than biweekly. You pay the same rate share as an active employee in your salary grade or equivalent when you ended employment.

Premium payments are deducted from your pension check if you receive one. Otherwise, your premiums are billed directly.

Each month of retiree coverage is billed one month in advance. Retirees are not eligible to participate in the Pre-Tax Contribution Program (PTCP).

Sick Leave Credit

If you had unused sick leave when you retired, it was converted into sick leave credit and automatically applied as an offset to your NYSHIP premium.

Although premiums are subject to change annually, your sick leave credit will not change.

If you chose the **dual annuitant sick leave credit option** when you retired, the credit was reduced to 70% value. However, after your passing, your dependent survivors will be able to use the credit, also at 70% value (see “Use of Sick Leave Credit,” page 4).

If your dependent has sick leave credit, they may use it as a premium offset in retirement only if they enroll in NYSHIP retiree coverage in their own right. Their sick leave credit cannot be added to yours. To use their sick leave credit, they must complete the *NYSHIP Health Insurance Deferral Election Form (PS-406.2)* and *NYSHIP Sick Leave Credit Preservation Form (PS-410)* before they leave payroll.

Other Medicare-Related Payments

During your retirement, NYSHIP may cover several Medicare-related payments for you and your dependents:

- NYSHIP reimburses you and your covered dependents for the **standard Part B premium** (see *Medicare and NYSHIP*, page 11)
- NYSHIP covers much of the **Part A and B deductible and coinsurance amounts** (if you use the NYSHIP plan provider network)
- NYSHIP reimburses you for **Part B Income-Related Monthly Adjustment Amount (IRMAA) payments** (see below)

IRMAA REIMBURSEMENT

If your income is above a certain federally determined amount, you will pay Medicare an IRMAA payment for Part B and Part D coverage. Failure to make these payments will result in disenrollment from Medicare. Your overall benefits will be reduced and your NYSHIP coverage may be terminated.

When you are retired, **NYSHIP will generally reimburse Part B IRMAA payments** for you and your dependents. NYSHIP will not reimburse your Part D IRMAA payments.

To receive Part B IRMAA reimbursement, send the following materials to EBD by mail or secure fax (518-485-5590):

- A completed *Medicare Part B IRMAA Reimbursement Application* (available at nyship.ny.gov)
- Proof of your IRMAA payments (see next section)

New applications for the prior year's reimbursement are available every January. You may submit an application up to three years after the tax filing deadline for that year.

The executor/executrix of a deceased enrollee may apply for reimbursement on their behalf. They must submit a copy of the executor/executrix paperwork along with the signed application and proof of payment.

PROOF OF PAYMENT

Your proof of payment for each month depends on whether you collected Social Security, railroad retirement benefits or neither.

- For each month you collected *Social Security*, submit a **Social Security Benefit Statement (SSA-1099)**. If you can't find your SSA-1099, request a replacement copy from the Social Security Administration at ssa.gov/myaccount/replacement-SSA-1099.html.

- For each month you collected *railroad retirement benefits*, submit an **RRB-1099 tax statement** or **RL-800D retirement notice**. Obtain these from the Railroad Retirement Board at rrb.gov/Benefits/Medicare.
- For each month you collected *neither*, submit a **Medicare Premium Bill (CMS-500)** or a **Medicare Easy Pay Premium Statement (CMS-20143)**. Contact the Centers for Medicare & Medicaid Services (CMS) at cms.gov if you don't have these.

RECEIVING IRMAA REIMBURSEMENT

If you are determined eligible for IRMAA reimbursement, you will receive a check from the Office of the State Comptroller and a letter with details from EBD. IRMAA reimbursement cannot be applied to a pension or direct-deposited. You will also receive written notification if ineligible.

For an update on processing status, call EBD at 518-457-5754 or 1-800-833-4344 and press 4, then 2. Due to the high volume of requests, you can expect the process to be completed within 90 to 120 days from receipt and acceptance of all required documents. Applications are processed in the order they are received.



DEPENDENT SURVIVOR BENEFITS

Upon the death of a NYSHIP enrollee, their covered dependents are entitled to a brief no-cost **extended benefits period**. If they meet certain qualifications and apply if required to do so, they may continue with **dependent survivor coverage**.

If you are a COBRA enrollee in NYSHIP, you are ineligible for these coverages. If you are a **surviving dependent of an active employee**, see NYSHIP's *Dependent Survivor Checklist* for a list of things you must do to maintain coverage.

Informing EBD

Upon the death of the enrollee, their dependent survivor(s) **must mail or fax a photocopy of the death certificate to EBD** as soon as reasonably possible.

Extended Benefits Period

Dependents covered at the time of the enrollee's death will continue to receive coverage *without charge* for three months beyond the last month for which the enrollee paid for NYSHIP coverage.

Empire Plan dependents will continue to use their existing benefit cards. Dependents with an HMO may receive a new card; contact the HMO for more information.

See the *Dependent Survivor Checklist* for other requirements.

Dependent Survivor Coverage

ELIGIBILITY

Once EBD receives the death certificate, it will determine eligibility for continued coverage for surviving dependents.

To be eligible as a survivor, both of the following must be true:

1. The deceased must have had **10 years of benefits-eligible service** or received an **accidental disability retirement** or **performance of duty disability retirement**
2. The dependent must have been **covered by the enrollee in a Family plan at the time of death** (or be a child of the enrollee born after their death)



If you deferred coverage (see page 5), your dependents will only be eligible if you had Family coverage in effect at the time of your retirement. They must write to EBD within 90 days of your death to enroll.

A covered dependent who is not eligible for dependent survivor coverage may be eligible to continue NYSHIP coverage under COBRA or to convert to a direct-pay contract. See "Direct-Pay Conversion Contracts" in the retiree *General Information Book*.

ENROLLMENT

Eligible surviving dependents of a retired enrollee are usually automatically enrolled in dependent survivor coverage and notified of this by mail.

However, under certain circumstances, EBD will mail a *Dependent Survivor Transaction Form (PS-157)*. If this form is received, it must be completed and returned prior to the deadline on the accompanying NYSHIP letter.

Each dependent survivor may continue NYSHIP coverage in their own right or, if eligible, become a dependent of another NYSHIP enrollee.

If a surviving dependent with NYSHIP enrollment in their own right applies for dependent survivor coverage, their other NYSHIP coverage will be canceled.

COST

Depending on several factors (nature of death, length of benefits-eligible service, date of retirement), dependent survivors may have up to 100% of their premium covered by New York State.

STATE CONTRIBUTION FOR PREMIUM COVERAGE (FOR DEPENDENT SURVIVORS OF RETIREES)			
	Death was not the result of a work-related illness or injury AND Enrollee had at least 10 years of NYSHIP benefits-eligible service* or received an accidental disability retirement or performance of duty disability retirement AND		Death was the result of a work-related illness or injury
	Enrollee retired on or after April 1, 1979	Enrollee retired before April 1, 1979, or was a vestee	
State contribution for Individual coverage	90%	No State contribution, but still eligible	If enrolled in The Empire Plan, 100% If enrolled in a NYSHIP HMO, the difference between the HMO's and The Empire Plan's premium**
State contribution for dependent coverage under a Family plan	75%		

USE OF SICK LEAVE CREDIT

If you chose the dual annuitant sick leave credit option when you retired, the 70% sick leave credit will still apply toward your dependent survivors' share of the premiums after your death. The credit continues as long as they remain eligible for dependent survivor coverage. Your dependents should present the signed election form to EBD to have the sick leave credit granted.

* This can be a combination of service with New York State and any of its political subdivisions. An enrollee in an optional retirement program such as Teachers Insurance and Annuity Association of America (TIAA) must be within 10 years of meeting the age requirement in a New York State-administered retirement system, based on the tier in effect when the employee was hired.

** The State's dollar contribution for the non-prescription drug components of an HMO premium will not exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.

END OF COVERAGE

NYSHIP coverage will end permanently for dependent survivors if they:

- Do not enroll in dependent survivor coverage before the required date
- Fail to make required payments
- Marry or acquire a new domestic partner (if they are a surviving spouse, a domestic partner or a child whose eligibility is contingent on them not having a spouse or domestic partner)
- Voluntarily cancel enrollment
- Reach age 26 (or the end of an age extension granted due to military service)

If a dependent loses eligibility for dependent survivor coverage, they may be eligible to continue NYSHIP coverage through COBRA or convert to a direct-pay contract. See “Direct-Pay Conversion Contracts” in the retiree *General Information Book*.

If they are or were previously employed in a benefits-eligible position, they may be able to enter NYSHIP as an enrollee. If previously employed by New York State or a Participating Employer, contact EBD. If previously employed by a Participating Agency, contact that agency.

Dependent survivor children keep their coverage even if a surviving spouse or domestic partner is disenrolled.

OTHER SITUATIONS

If You Deferred Your Retiree Coverage

If you deferred your retiree coverage, you may reinstate it at any time by sending a signed letter to EBD with your requested reinstatement date. That date must be the first of an upcoming month (unless you provide proof of loss of other coverage within 30 days of the event date).

If, upon reinstatement, you wish to add a dependent who was not covered at the time of your deferral, a three-month late enrollment waiting period will apply to them.

When reinstated, your sick leave credit premium offset will be recalculated to a higher amount using your new life expectancy and the same actuarial table in effect when you began deferral.

If You Deferred Your Pension

If you deferred collecting your pension from the New York State and Local Retirement System (NYSLRS) or an optional retirement plan, you can still qualify for NYSHIP retiree benefits. This is referred to as “constructive retirement.” You will be billed directly by EBD for your NYSHIP premium.

If You Stopped Working Before Retirement Age

If you left State service before retirement age (i.e., pension eligibility) for non-disability reasons, you may have continued NYSHIP enrollment as a vestee or dependent. Contact EBD with questions about enrolling as a retiree.

Suspending Coverage

After you retire, you may cancel your NYSHIP coverage and reenroll later. When you reenroll, you will usually be subject to a waiting period of up to three months before your coverage is reinstated.

If you pass away while coverage is canceled, your dependents will not be eligible for dependent survivor coverage.

Upon reenrolling, you will receive the same monthly sick leave credit as before you canceled coverage.

If benefits were terminated under another plan and you need coverage to take effect without a lapse, send EBD a copy of your termination notice within 30 days.



RETURNING TO WORK

After your retirement, you may choose to return to State service in a benefits-eligible position. Be sure to tell your new HBA that you are returning to work.

If you are planning to work for a Participating Agency or Participating Employer, talk with the employer hiring you to determine your exact benefits.

Your NYSHIP Benefits

Once you have worked at least half-time on a regular schedule* for a 28-day calendar period, you may reenroll as an active employee or continue your NYSHIP benefits as a retiree.

However, regardless of whether you change your NYSHIP enrollment type, you and your covered dependents will become **NYSHIP-primary and Medicare-secondary** (if enrolled in Medicare). Exceptions appear in the table below.

	IF YOU REENROLL AS AN ACTIVE EMPLOYEE	IF YOU CONTINUE BENEFITS AS A RETIREE
Payments	You will pay the employee premium rate. If you reenter service at a different salary grade, your rate share may change.	You will continue paying the retiree premium rate and rate share.
Sick Leave Credit	Sick leave credit will no longer be applied to reduce your premium.	Sick leave credit will continue to be applied to reduce your premium.
Benefits	Your copayments, Basic Medical deductible, coinsurance maximum and other benefits may change. Review the active employee <i>Health Insurance Choices</i> to see your health plan options.	Your copayments, Basic Medical deductible, coinsurance maximum and other benefits will stay the same.
Tax Status	You may choose to enter before-tax status for the NYSHIP premium (i.e., the Pre-Tax Contribution Program).	You will remain at after-tax status for the NYSHIP premium.
Primary Coverage	<p>You and your covered dependents will be NYSHIP-primary. This means:</p> <ul style="list-style-type: none"> • Claims will be covered by NYSHIP first, then paid by Medicare if applicable. • NYSHIP will no longer cover the Medicare Part B premium, Part B IRMAA, or the Part A and Part B coinsurance and deductible. • Anyone covered by a NYSHIP HMO's Medicare Advantage plan will move to that HMO's commercial plan. Contact your HMO to understand how these changes might affect your benefits. <p>Exceptions apply for domestic partners over 65 and ESRD patients who have completed a coordination period.</p>	

* If you are a UUP enrollee and teach six credit hours in a semester, you are considered benefits-eligible. If you are non-faculty SUNY unclassified, contact your HBA for details.



Restored Sick Leave Accruals

The following applies only for employees in the classified service of the executive branch and unclassified SUNY service. Restoration of sick leave may vary in the legislative and judicial branches.

When rehired, your sick leave accruals from when you retired may be restored.

- If you are **rehired within one year of retirement**, your sick leave accruals from when you retired are **restored for use**—regardless of whether you choose to now receive NYSHIP coverage as active or retired.

Sick leave accruals are restored even if you forfeited them by becoming a vestee, received a retirement service credit or received the health insurance premium credit when you initially retired.

If you continued your pension or have already begun withdrawing funds under the SUNY Optional Retirement Program, you may use these without affecting your previously calculated sick leave credit.

- If you are **rehired after one year of retirement**, your sick leave accruals are **not restored for use**. In certain cases, the Civil Service Commission may restore sick leave accruals to those returning after one year.

Your Other Benefits

If you return to work for New York State in a benefits-eligible position, you may see changes to other State benefits provided to you.

DENTAL AND VISION COVERAGE

If you return to work in a position eligible for dental and vision coverage provided by New York State, you may enroll in that coverage even if you continue your health insurance as a retiree. To enroll, submit a *NYSHIP Health Insurance Transaction Form (PS-404)* to your HBA.

If you return to work in a position eligible for dental and vision coverage provided through a union employee benefit fund, contact the fund to enroll.

M/C LIFE INSURANCE PROGRAM

If you have M/C life insurance and are returning to work in a position also eligible for M/C life insurance, you can reenroll in that insurance as an active employee. If you do, the benefit will be based on your new salary. Contact your HBA.

INCOME PROTECTION PLAN

If you return to work in a position eligible for short-term and/or long-term disability insurance under an Income Protection Plan (IPP) provided by New York State, the amount of disability benefits paid will be reduced by the amount of pension you receive.

NEW YORK STATE PENSION

Call your retirement system for information on how post-retirement employment may affect your pension. Phone numbers appear in the back of this publication.

SOCIAL SECURITY

For information on Social Security limits on earnings, call the Social Security Administration at 1-800-772-1213 or visit ssa.gov.

RESUMING RETIREE STATUS

You may resume retiree status for NYSHIP purposes anytime, even if you are still working.

If you resume NYSHIP retiree status AND		
	KEEP WORKING	STOP WORKING
Payments	You will pay the retiree premium rate and rate share (based on your most recent position).	
Sick Leave Credit	Your prior sick leave credit will be applied to reduce your premium. When you stop working, it may be recalculated (see ahead).	Sick leave credit will again be applied to reduce your premium. It may be recalculated (see ahead).
Benefits	Your copayments, Basic Medical deductible, coinsurance maximum and other benefits may change. Review <i>Health Insurance Choices</i> for retirees.	
Tax Status	If you entered the Pre-Tax Contribution Program when returning to work, you will keep before-tax status until you stop working.	You will have after-tax status for the NYSHIP premium.
Primary Coverage	You and your dependents will remain NYSHIP-primary until you stop working. Exceptions apply for domestic partners over 65 and ESRD patients who have completed a coordination period.	You and your dependents will become Medicare-primary if eligible (except for those in an ESRD coordination period). If you canceled your Part B enrollment, reenroll three months before leaving payroll to avoid any gap in coverage.

When you stop working, you may see a few additional changes depending on your pension or SUNY Optional Retirement Program (ORP) status.

- If you *suspended your pension when initially rehired*, have not been collecting a pension or have not begun withdrawing ORP funds entitled to you, then:

1. **Your sick leave credit will be recalculated** using your new salary, currently available sick leave accruals and a current actuarial table.

- If you were rehired *within one year*, **your sick leave credit will be entirely recalculated**, as your sick leave accruals from when you retired were restored for use at rehire.

Newly calculated sick leave credit is capped at 165 days for PBA and PIA and up to 200 days for others.

Executive branch classified employees reinstated by the Civil Service Commission are treated as employees who return within one year.

- If you were rehired *after one year*, **your newly accrued sick leave will be used to calculate a new sick leave credit amount**. This amount will be added to your prior credit. The new total will be applied to reduce your premium.

2. **You may have a new NYSHIP premium based on your new salary grade's rate share.**

3. **Your pension will be recalculated.** Check with your retirement system.

- If you *continued your pension or have begun withdrawing SUNY ORP funds*, none of these changes will be made when you retire again.



IMPORTANT TERMS

ANNUITANT

In the context of NYSHIP, a person receiving the premium offset of your sick leave credit.

BENEFITS-ELIGIBLE SERVICE

A period of employment during which you were eligible for NYSHIP coverage by paying only the employee share of premium. This is usually someone who works half-time or more.

COBRA

A federal law offering temporary health benefits at group rates to those who lose their coverage.

DEPENDENT SURVIVOR

The status of your covered dependents after your death. They may be able to continue NYSHIP coverage.

DUAL ANNUITANT OPTION

A sick leave credit option allowing you to use 70% of the actuarial value of your sick leave credit to reduce your premiums. While this provides a smaller monthly reduction, it ensures your dependent survivors can still use the credit toward their premiums after your death. The credit continues as long as your dependents remain eligible for dependent survivor coverage.

EMPLOYEE BENEFITS DIVISION (EBD)

The Department of Civil Service administrator of the New York State Health Insurance Program (NYSHIP). It serves as your HBA after your retirement.

HEALTH BENEFITS ADMINISTRATOR (HBA)

Designated administrators for an agency that process enrollment in and answer questions about NYSHIP. After your retirement, EBD is your HBA.

HEALTH MAINTENANCE ORGANIZATION (HMO)

An organization delivering health care services only in a specific geographic area and only through a select network (except for emergency services or urgently needed care). NYSHIP has several HMO options that may serve as alternatives to The Empire Plan.

INCOME-RELATED MONTHLY ADJUSTMENT AMOUNT (IRMAA)

An automatic payment made by Medicare enrollees whose modified adjusted gross income (MAGI) exceeds a certain amount. NYSHIP reimburses Part B IRMAA for retirees who submit the application.

MEDICAID

A state-administered health insurance program that provides benefits to low-income people.

MEDICARE

A federal health insurance program that covers most people who are age 65 or older, people receiving SSDI for at least 24 months, and those with amyotrophic lateral sclerosis (ALS) or end-stage renal disease (ESRD).

MEDICARE ADVANTAGE (PART C) PLAN

A health plan offered by a private company and approved by Medicare to replace your Part A and Part B coverage. Many include Part D coverage as well.

MODIFIED ADJUSTED GROSS INCOME (MAGI)

The total of your adjusted gross income (i.e., income from taxable sources minus tax deduction) and your tax-exempt income.

NYSHIP ENROLLEE

The person whose current or former employment entitles them and their dependents to NYSHIP benefits. Covered dependents are not referred to as enrollees.

PARTICIPATING AGENCY

A city, town, municipality, school district or other local government entity in New York State that participates in NYSHIP.

PARTICIPATING EMPLOYER

A government agency in New York State (such as the Thruway Authority or Metropolitan Transportation Authority) maintained and financed from special or administrative funds and participating in NYSHIP.

PLAN OPTION

A health insurance plan offered through NYSHIP. In retirement, options include The Empire Plan and NYSHIP-approved HMOs.

PRIMARY

Covers health benefits first. For example, if you are Medicare-primary, Medicare will pay for your health bills and NYSHIP will cover the balance. After your retirement, you and your dependents will generally be Medicare-primary when Medicare-eligible.

RETIREE

A person retired from active employment who has met the requirements to continue health coverage under NYSHIP. Enrollees with NYSHIP COBRA coverage and vestees are not considered retirees.

SICK LEAVE CREDIT

The monthly actuarial value of your unused sick leave calculated at the time you retire, which is applied to offset your share of the NYSHIP premium.

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

A type of Social Security benefit paid monthly to people whose disability prevents or limits their work. Collecting SSDI for 24 months makes you eligible for Medicare.

VESTED

Having worked long enough in State service to be eligible for retirement benefits.

VESTEE

A NYSHIP enrollee who meets all of the following criteria:

1. Has withdrawn from State service
2. Is vested as a member of a retirement system administered by the State or one of its political subdivisions
3. Has met the minimum service requirement established by the State for continuing health insurance in retirement
4. Is not yet pension-eligible (due to age or otherwise)

A vestee is not considered a NYSHIP retiree, although their health benefits are the same.

PUBLICATIONS

Refer to the following EBD publications for more information about NYSHIP. All are available at nyship.ny.gov.

- The *General Information Book* explains NYSHIP eligibility and enrollment information for NYS employees and retirees.
- The *Empire Plan Report* summarizes changes to benefits and coverage under NYSHIP and The Empire Plan. It is published yearly and mailed to enrollees.
- The *At A Glance* publication summarizes benefits under The Empire Plan. It is published yearly and mailed to enrollees.
- The *Reporting On* series presents coverage information for The Empire Plan on specific topics such as family health, prescription drugs and smoking cessation.
- *Rates and Deadlines* compares the costs of all available NYSHIP plans. It is published yearly and mailed to enrollees.
- *Health Insurance Choices* presents the benefits of all available NYSHIP plans. It is published yearly and mailed to enrollees.
- Our travel publications, *The Empire Plan Across the United States* and *The Empire Plan Worldwide*, have information on accessing care anywhere across the globe.
- The *Empire Plan Certificate of Insurance* comprehensively describes the terms of coverage of The Empire Plan. It is available online.

CONTACT INFORMATION

Employee Benefits Division

During your retirement, EBD will be your health benefits administrator (HBA).

- Call EBD at **518-457-5754** or **1-800-833-4344**.
- Visit us online at nyship.ny.gov.
- Send mail to **New York State Department of Civil Service, Employee Benefits Division, Albany, NY 12239**.
- Securely fax documents to **518-485-5590**.

Contact us for information about NYSHIP enrollment, eligibility, premium payments and Medicare Part B reimbursement.

ACCESSIBILITY

- **If you need help in another language:** Call EBD and tell the representative which language you need translated. A confidential conference call will begin for you, the EBD representative and a trained interpreter.
- **If you are visually impaired:** Large-print publications are available upon request for NYSHIP retirees with a disability. Call or write to EBD to request these materials.

The Empire Plan

	PHONE NUMBER	WEBSITE
Medical/Surgical Program Managed Physical Medicine Program (MPMP) Home Care Advocacy Program (HCAP)	1-877-769-7447 (press or say 1) TTY 1-888-697-9054	empireplanproviders.com
Hospital Program LiveHealth Online	1-877-769-7447 (press or say 2) TTY 711	anthembluecross.com/nys
Mental Health and Substance Use Program	1-877-769-7447 (press or say 3) TTY 1-855-643-1476	carelonbh.com/empireplan
Prescription Drug Program Empire Plan Medicare Rx	1-877-769-7447 (press or say 4) TTY 711	empireplanrxprogram.com
Empire Plan NurseLineSM	1-877-769-7447 (press or say 5)	

NYSHIP HMOs

For a list of NYSHIP HMOs, visit nyship.ny.gov.

Other Contacts

Social Security Administration (to enroll in Medicare)

1-800-772-1213

TTY 1-800-325-0778

ssa.gov/medicare/sign-up

Medicare (for benefits and claims)

1-800-MEDICARE (1-800-633-4227)

TTY 1-877-486-2048

medicare.gov

New York State and Local Retirement System (NYSRLS)*

110 State Street

Albany, NY 12244-0001

518-474-7736

1-866-805-0990

osc.ny.gov/retirement

New York State Teachers' Retirement System (NYSTRS)

10 Corporate Woods Drive

Albany, NY 12211-2395

1-800-348-7298

nystrs.org

New York State and Local Police and Fire Retirement System

518-474-7736

1-866-805-0990

osc.ny.gov/retirement

SUNY Optional Retirement Program (ORP)

Contact information for SUNY ORP Authorized Investment Providers, including Teachers Insurance Annuity Association (TIAA), is available on the SUNY website at suny.edu/retirement/orp-vendors.



* This system comprises the Employees' Retirement System (ERS) and the Police and Fire Retirement System (PFRS).

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Department of Civil Service
New York State Health Insurance Program

Your Coverage in Retirement is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through The Empire Plan or a NYSHIP-approved health maintenance organization.

This document is for informational purposes only and does not contain a complete description of your benefits or imply NYSHIP coverage. Read your Plan materials for complete information.

It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on nyship.ny.gov. Check the website for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

 This publication was printed using recycled paper and environmentally sensitive inks.