



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



**Date:** July 2025

**To:** All Employees

**Subject:** Health Benefits Program Rate Changes

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

Enclosed please find the Health Benefits Program rate chart effective for the first full pay period in 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 the transfer period, employees can:

- Transfer to another health plan
- Add or drop an optional rider
- Add or drop dependents
- Elect the Health Benefits Buy-Out Waiver Program to receive an incentive payment (visit the FSA website at [nyc.gov/fsa](http://nyc.gov/fsa) for more information)

Any changes made during the Fall Transfer Period will become effective on the first day of the first full payroll period in January 2026.

**III) Updating Your Personal Information/Domestic Partner Taxation**

Use Employee Self-Service (ESS) or contact your agency's HR department to make any of the following changes:

- 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 their Dependents (this does not apply to over age 65 Domestic Partners of employees)**

Federal law requires the City of New York to offer employees age 65 and over the same coverage under the same conditions as those that are offered to employees under age 65. The same stipulation also applies to dependents age 65 and over, 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 under your coverage, inform all health care providers that your City health coverage is your primary coverage. If you and/or your Medicare-eligible dependent want Medicare to be your primary coverage, you must waive your City health coverage or drop your Medicare-eligible dependent from your City health coverage.

#### **V) Transition to Retirement - From Employee to Retiree City Health Coverage**

As you get ready to retire, there are many things you need to consider regarding your City health coverage. 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 the steps you should take to ensure your City health coverage transfers from employee to retiree status.

- Visit your pension system to establish your retirement date and obtain documentation of your years of credited service to confirm your eligibility for retiree health coverage. Please refer to the Health Benefits Program SPD for your eligibility requirements at [nyc.gov/hbp](http://nyc.gov/hbp).
- Complete the Retiree Health Benefits Application/Change Form and have your HR department complete and certify Section I of the application, if applicable.
- If you are retiring and you and your covered eligible dependent are age 65 and over, you and your dependent must enroll in Medicare Parts A and B. You must obtain a completed SEP form (CMS L564) from your agency HR and submit the form to the Social Security Administration prior to applying for Medicare Parts A and B. You must do this to avoid any late enrollment penalties for Medicare Part B and to enroll in certain Medicare health plans.
- 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.