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DATE: August 10, 2021  
TO: All New York City Enrollees  
SUBJECT: Health Benefits Program Rate Changes and July 2021 Adjustments

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I am writing to advise that the Health Insurance rates have changed effective July 1, 2021. This will have an impact on payroll deductions for the basic plans and optional riders for most of the plans.

All rate changes will become effective on **August 12, 2021 paycheck**. Please review the deduction on your paycheck to ensure that it matches with the July 2021 rate changes. However, due to a delay in data transmission to the state's payroll system, the new rates did not take effect on July 1 and as a result, the University Benefits Office will be performing arrears adjustments to recover/refund (respectively) the differences between the old rates and new rates for all employees enrolled in the affected plans. Enclosed please find the Health Benefits Program rate chart effective for July 2021.

**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).

### **Fall Transfer Period**

The annual transfer period is generally held in November for active employees. During that period, employees can:

- Transfer to another health plan
- Add or drop an optional rider
- 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.

### **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.

### **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 dependent(s) (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.

Any questions or concerns, please reach out to any member of John Jay HR benefits team at [Benefits@jjay.cuny.edu](mailto:Benefits@jjay.cuny.edu) or call us 212-237-8517.