

5 Things You Should Know About Open Enrollment

1. Open Enrollment dates

Open Enrollment is when everyone employed at NYC Health + Hospitals can make changes to their health insurance coverage. This year the open enrollment period extends from November 1st through November 30th.

2. During Open Enrollment you can switch plans

Open Enrollment is the only time of year when NYC Health + Hospitals employees can change from your current health plan to any other plan for which you are eligible without experiencing a qualifying event (like divorce or loss of coverage through your spouse). Open Enrollment is also a time when you can add or drop dependents. So, if you have been thinking that a different health plan better suits your health needs - or your family finances - for the coming year, now is the time to make the change.

3. During Open Enrollment you can also make changes to pharmaceutical drug coverage

Open enrollment is also the time to decide whether to add or drop the “Optional Rider”- a feature of health insurance that covers prescription drugs, and which may be paid out of pocket by NYC Health + Hospitals for all non-unionized (Group 11) employees.

4. During Open Enrollment you can also review personal information about yourself or your dependents, and take the opportunity to change or update whatever information your health plan has on file

Updating your personal information is important. Because, if your health plan has incorrect information (for example, a misspelled name, a social security number missing a digit, or an address for an apartment you moved out of last year), the result may delay the processing of your claim, or its denial, at a time when you need your coverage the most.

5. NYC Health + Hospitals Benefits Staff are available for assistance

Electing health coverage can be overwhelming. If you could use some hands-on help from our experts regarding how to enroll through the on-line Employee Self Service Website. Please contact NYC Health + Hospitals Benefits Office on Mondays – Fridays from 8:00am-6:00pm @ 646-458-5634 or contact us at HHCBENEFITS@NYCHHC.ORG

Reminder regarding Domestic Partnership Enrollments

There are after-tax implications if you have a dependent who is enrolled as your domestic partner.