

STATE OF NEW YORK

9637

IN ASSEMBLY

January 21, 2026

Introduced by M. of A. PHEFFER AMATO -- read once and referred to the
Committee on Governmental Employees

AN ACT to amend the civil service law, in relation to protecting retiree
health insurance benefits

The People of the State of New York, represented in Senate and Assem-
bly, do enact as follows:

1 Section 1. The civil service law is amended by adding a new section
2 165-b to read as follows:

3 § 165-b. Retiree health insurance benefits. 1. The health insurance
4 benefits provided to retired officers, employees, and their dependents
5 by the state and its political subdivisions shall not be diminished or
6 impaired below the actuarial value of the benefits provided as of Decem-
7 ber thirty-first, two thousand twenty-one. Nothing in this section shall
8 preclude an employer and employee organization from negotiating changes
9 that provide equal or greater value of benefits.

10 2. The protections provided by this section shall apply fully to all
11 individuals retired as of the effective date of this section. For indi-
12 viduals retiring after the effective date of this section, employers and
13 employee organizations may negotiate alternative retiree health benefit
14 structures, provided such agreements are explicit and prospective.

15 3. No agreement altering retiree health benefits shall take effect
16 unless notice and consultation has been provided to:

17 (a) A statewide organization representing retired officers and employ-
18 ees of the state and its political subdivisions who are enrolled in the
19 health benefit plan authorized by this article; and

20 (b) any local retiree organization recognized by a county, munici-
21 pality, or school district employer that represents retired officers and
22 employees within that jurisdiction enrolled in the health benefit plan
23 authorized by this article.

24 4. Employers may adopt alternative plan designs, provided that reti-
25 rees' annual out-of-pocket costs, including premiums, deductibles, and
26 copayments, shall not exceed the limits in effect as of December thir-
27 ty-first, two thousand twenty-one, unless offset by employer-funded
28 accounts or equivalent subsidies.

29 § 2. This act shall take effect immediately.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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