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NY13-25

TO: New York State Agency Health Benefits Administrators  
FROM: Employee Benefits Division  
SUBJECT: Annual Option Transfer Period and Pretax Selection for 2014 Plan Year  
DATE: November 13, 2013

This memo includes items specific to the 2014 Annual Option Transfer Period.

### **2014 Annual Option Transfer Period Date**

The 30 day Option Transfer Period for New York State employees will be established once NYSHIP rates are approved by the Division of the Budget. The dates will be communicated through a NYBEAS System Announcement and posted on both HBA Online and NYSHIP Online as soon as they are approved.

Visit NYSHIP Online at <https://www.cs.ny.gov> for up-to-date information on Option Transfer and the 2014 rates.

### **Opt-out Program for 2014**

The Opt-out Program will be available to employees of the State of New York who are unrepresented or in Negotiating Units that have agreements/awards with New York State effective October 1, 2011 or later. Refer to memos NY13-26 and NY13-27 which describes the Opt-out Program, the eligibility requirements and the corresponding NYBEAS transactions to enroll.

### **MyNYSHIP for Annual Option Transfers for 2014 Plan Year**

Active New York State employees can submit requests for an Option Transfer online through MyNYSHIP. Refer to memo NY07-39. All other health insurance changes must be submitted to the agency HBA for processing. Additionally, enrollment in the Opt-out Program will not be available through MyNYSHIP.

### **2014 Benefit Plan Effective Dates**

The effective dates for Benefit Plan changes are:

- **January 2, 2014** for employees on the Administration Payroll
- **December 26, 2013** for employees on the Institution Payroll

**In order to avoid retroactive premium adjustments,** Benefit Plan Change transactions must be entered by agencies according to the schedule below, organized by payroll:

Transaction Type During Option Transfer	Date of Request = Signature Date on PS 404	Transaction Effective Date
Benefit Plan Change Action Reason (PLN/CHG)	Enrollees will have 30 days from the date rates are approved to submit a change request.	For Administration: January 2, 2014  For Institution: December 26, 2013

Payroll	Wed Admin Thurs Institution	NYBEAS Transaction Effective Date	Keying Window	To avoid retroactivity key by
	First Paycheck Date			
Administration Lag	12/31/2013	1/2/2014	11/15/2013 – 1/10/2014	12/17/2013
Admin Lag Exempt	12/18/2013	1/2/2014	11/15/2013 – 1/10/2014	12/3/2013
Admin Triple Lag	1/9/2014	12/26/2013	11/15/2013 – 1/10/2014	12/23/2013
Institution Lag	12/26/2013	12/26/2013	11/15/2013 – 1/10/2014	12/10/2013
Institution Lag Exempt	12/12/2013	12/26/2013	11/15/2013 – 1/10/2014	11/26/2013

### **Change in Health Insurance Coverage During Annual Option Transfer Period**

To make a health insurance coverage change between individual and family coverage for the upcoming Pre-Tax Contribution Program (PTCP) Plan Year, enrollees currently participating in the PTCP must complete a PS-404 and submit it to their HBA prior to November 30, 2013. You must enter the CCO/OPN or CAN/OPN on NYBEAS using the date of request on the PS-404.

**Remember** – If the coverage is being changed between two NYSHIP enrollees, the effective dates must be coordinated between the two agencies' HBAs, before the transactions are processed.

**In order to avoid retroactive premium adjustments,** Change of Coverage transactions must be entered by agencies according to the schedule below, organized by payroll:

Transaction Type During Option Transfer	Date of Request = Signature Date on PS 404	Transaction Effective Date
Benefit Plan Change  Action Reason (CCO/OPN) or Voluntary Cancel (CAN/OPN)	Enrollees will have 30 days from the date rates are approved.	For Administration: January 2, 2014  For Institution: December 26, 2013

Payroll	Wed Admin Thurs Institution First Paycheck Date	NYBEAS Transaction Effective Date	Keying Window	To avoid retroactivity key by
Administration Lag	12/31/2013	1/2/2013	11/15/2013 – 1/10/2014	12/17/2013
Admin Lag Exempt	12/18/2012	1/2/2013	11/15/2013 – 1/10/2014	12/3/2013
Admin Triple Lag	1/9/2014	12/26/2013	11/15/2013 – 1/10/2014	12/23/2013
Institution Lag	12/26/2013	12/26/2013	11/15/2013 – 1/10/2014	12/10/2013
Institution Lag Exempt	12/12/2013	12/26/2013	11/15/2013 – 1/10/2014	11/26/2013

### **Pre-Tax Contribution Program (PTCP) Procedures**

If the NYSHIP enrollee is currently enrolled in PTCP for the 2013 Plan Year and wishes to opt out of the PTCP for the 2014 Plan Year, or is not enrolled in PTCP and wishes to opt in for Plan Year 2014, the enrollee must complete a PS-404 and return it to the HBA, postmarked no later than November 30, 2013. Hand-delivered PS-404s should be date-stamped upon receipt.

**Send a copy of the PS-404 to EBD clearly indicating your agency code and the word PRE-TAX by November 30, 2013.** If you send forms to EBD after November 30, 2013, you must include proof that the enrollee submitted the request timely: (i.e., an envelope postmarked or form date-stamped on or before November 30, 2013). Submission of this form will effect a change in the PTCP status for the 2014 Plan Year. **These changes are to be keyed by EBD only.**

The requested changes in PTCP status (pre-tax or after-tax) will impact the first payroll deduction in 2014.

- **January 9, 2014** for employees on the Institution Payroll
- **January 15, 2014** for employees on the Administration Payroll

Payroll	Wed Admin	NYBEAS Transaction Effective Date	Keying Window	Employee Request Date = Signature Date
	Thurs Institution First Paycheck Date			
Administration	1/10/2014	1/2/2014	11/15/2013 – 1/10/2014	11/1/2013 – 11/30/2013
Institution	1/9/2014	1/9/2014	11/15/2013 – 1/10/2014	11/1/2013 – 11/30/2013

Please note, an enrollee's election to opt-out of the PTCP for the 2014 Plan Year is not to be confused with the Opt-out Program which provides incentive payments to eligible employees with other qualifying health coverage who elect to opt out of NYSHIP coverage.

**Open Enrollment for the Young Adult Option (YAO)**

The Open Enrollment period for the YAO will coincide with the Annual Option Transfer Period. The dates will be communicated through a NYBEAS System Announcement and posted on both HBA Online and NYSHIP Online as soon as they are established. The YAO is coverage available to children of NYSHIP enrollees up to age 30; it is individual coverage only requiring full share premium.