



ANDREW M. CUOMO
GOVERNOR

STATE OF NEW YORK
DEPARTMENT OF CIVIL SERVICE
ALFRED E. SMITH STATE OFFICE BUILDING
ALBANY, NEW YORK 12239
www.cs.ny.gov

JERRY BOONE
COMMISSIONER

NY 14-34R

TO: New York State Agency Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Annual Option Transfer Period and Pretax Selection for 2015 Plan Year
DATE: December 3, 2014

This memo includes information specific to the 2015 Annual Option Transfer Period.

2015 Annual Option Transfer Period Date

The Option Transfer Period for New York State employees will be available through January 16, 2015.

To request a benefit plan change, an enrollee must complete and submit a PS-404 prior to January 16, 2015.

Visit NYSHIP Online at <https://www.cs.ny.gov> for up-to-date information on the 2015 rates.

MyNYSHIP for Annual Option Transfers for 2015 Plan Year

Active New York State employees can submit online requests for an Option Transfer through MyNYSHIP (<https://www.cs.ny.gov/mynyship>). Refer to memo NY07-39 for information about MyNYSHIP. 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.

2015 Benefit Plan Effective Dates

The effective dates for Benefit Plan changes are:

- **January 1, 2015** for employees on the Administration Payroll
- **December 25, 2014** for employees on the Institution Payroll

Enter the PLN/CHG transaction using the signature date as the request date. The appropriate effective date will populate.

Changes in Health Insurance Coverage for Enrollees in Pre-Tax Contribution Program (PTCP)

Enrollees participating in PTCP are permitted to change from family to individual (CCO/OPN), or voluntarily cancel coverage (CAN/OPN) for the upcoming Plan Year. The enrollee must complete a PS-404 and submit it to the HBA prior to January 16, 2015.

Enter the CCO/OPN or CAN/OPN transaction in NYBEAS using the signature date as the request date.

In order to avoid retroactive premium adjustments, transactions must be entered by agencies according to the schedule below:

Payroll	First Paycheck Date	Effective Date	Keying Window	To avoid retroactivity key by
Administration Lag	12/31/2014	1/1/2015	11/19/2014 – 1/16/2015	12/16/2014
Admin Lag Exempt	12/17/2014	1/1/2015	11/19/2014 – 1/16/2015	12/2/2014
Admin Triple Lag	1/8/2015	1/1/2015	11/19/2014 – 1/16/2015	12/16/2014
Institution Lag	12/24/2014	12/25/2014	11/19/2014 – 1/16/2015	12/9/2014
Institution Lag Exempt	12/11/2014	12/25/2014	11/19/2014 – 1/16/2015	11/25/2014

Opt-out Program for 2015

The Opt-out Program will be available to employees of the State of New York who are unrepresented or represented by unions that have agreements/awards with New York State effective October 1, 2011 or later. Refer to memo NY14-35 which describes the Opt-out Program, the eligibility requirements and the corresponding NYBEAS transactions to enroll.

PTCP Procedures

If the enrollee elects to enroll or disenroll in PTCP for the 2015 Plan Year, a PS-404 must be completed and submitted no later than November 30, 2014. Hand-delivered PS-404s should be date-stamped upon receipt.

NOTE: Enrollees impacted by recent programming changes limiting PTCP for the 2014 Plan Year will be programmatically enrolled in PTCP for the 2015 Plan Year. **You should enter a comment in NYBEAS confirming the tax election for any enrollee subject to late enrollment.**

The requested changes in PTCP status (pre-tax or after-tax) will impact the first payroll deduction in 2015.

- **January 1, 2015** for employees on the Administration Payroll
- **January 8, 2015** for employees on the Institution Payroll

Open Enrollment for the Young Adult Option (YAO)

The Open Enrollment period for the YAO will coincide with the Annual Option Transfer Period. The YAO provides coverage to children of NYSHIP enrollees, up to age 30.