



## Department of Civil Service

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NY15-03

**TO:** New York State Health Benefits Administrators for Supervisors of the New York State Police represented by Police Benevolent Association (PBA)

**FROM:** Employee Benefits Division

**SUBJECT:** NYSHIP Contribution Rate Changes and Special Option Transfer Period for Supervisors of the New York State Police represented by Police Benevolent Association (PBA)

**DATE:** February 9, 2015

The collective bargaining agreement between New York State (the State) and the Police Benevolent Association (PBA) will result in changes to the New York State Health Insurance Program (NYSHIP) rate and premium contributions for Supervisors of the New York State Police (PBA-S) effective April 1, 2015. As a result, a Special Option Transfer Period for PBA-S employees will be held from March 2 through March 31, 2015.

The following changes will impact PBA-S employees' NYSHIP premium and their corresponding health insurance deductions beginning with the paycheck dated March 25, 2015:

- **Employee Biweekly Premium Contribution:** PBA-S employees' premium contribution will be 16% of the cost of individual coverage and 31% of the cost of dependent coverage.
- **Change in Premium Due to NYSHIP Benefit Changes:** NYSHIP benefit changes also contribute to a change in NYSHIP premium. Employees should refer to the January 2015 *NYSHIP HMO* and *Empire Plan Special Reports* and the April 1, 2015 *Empire Plan At A Glance* publications for specific information regarding these benefit changes.
- **20 Pay Period Biweekly Premium Adjustment:** Per the agreement, there is an adjustment to the PBA-S employees' premium for 20 pay periods (through the remainder of the Plan year). This adjustment amount will depend on the plan the enrollee is in (The Empire Plan or NYSHIP HMO) and the coverage type (Individual or Family).

The attached rate chart presents the PBA-S rates effective April 1, 2015. This chart lists the employee contribution rate and the rate an employee is responsible for when on a full share leave of absence.

### **Special Option Transfer Period (March 2 – March 31, 2015)**

There will be a Special Option Transfer Period from March 2, 2015 through March 31, 2015 for PBA-S employees. Enrollees that participate in the Pre-Tax Contribution Program (PTCP) will be able to make changes in their pre-tax contributions as the Special Option Transfer Period is considered to be a PTCP qualifying event. Therefore, the enrollee may change option, change coverage from family to individual, or cancel coverage. Previously eligible employees who wish to enroll during the Special Option Transfer Period must satisfy a late enrollment period. If they enroll during the Special Option Transfer Period, they are also eligible to enroll in the PTCP.

Provide the Health Insurance Transaction Form PS-404 to those enrollees requesting a change. Forms must be completed and returned to you by March 31, 2015. Online option changes using MyNYSHIP will **not** be available to enrollees during the Special Option Transfer Period. **No action is required for enrollees who wish to keep their current health insurance option.**

Please contact the HBA Help Line (518-474-2780) if you have any questions about whether an enrollee's request is permissible, or considered to be a PTCP qualifying event.

Enrollees who are considering changing their health insurance plans should be encouraged to carefully review the 2015 NYSHIP *Choices* booklet, the January 2015 *Empire Plan Special Report* and *HMO Special Report* that describe benefit changes, and the *NYSHIP Rate Changes Effective April 1, 2015* flyer. The latter three publications were mailed to enrollee homes in January. Enrollees may request a 2015 *Choices* booklet from you to assist in the decision-making process.

#### **Updated Life Expectancy Table**

Effective April 1, 2015, the Actuarial Table of Life Expectancy for PBA-S employees will be updated. The Actuarial Table of Life Expectancy is used to calculate the value of unused sick leave credits that can be applied to reduce health insurance premiums in retirement. The new table will impact the sick leave calculation for PBA-S enrollees with a retirement date after March 31, 2015 (April 1, 2015 or later on the NYBEAS Job Panel). Use the online Sick Leave Credit Calculator to help employees determine their sick leave credits.

#### **Opt-Out Program for 2015**

The Opt-Out Program will be available to PBA-S employees during the Special Option Transfer Period. Please refer to the January 2015 *Empire Plan Special Report* or January 2015 *NYSHIP HMO Special Report* for additional information.

#### **NYBEAS Processing and Important Dates for Benefit Plan Changes**

To process a Benefit Plan Change during this Special Option Transfer period, the PLN/CHG transaction should be used. The PLN/CHG transaction will be available on NYBEAS between February 26 and April 10. Please see the chart below for more details, and for the date that transactions must be processed in order to avoid retroactive health insurance deductions.

<b>Payroll</b>	<b>Paycheck</b>	<b>Transaction Effective Date</b>	<b>Keying Window</b>	<b>To avoid retroactivity key by*</b>
Admin Lag	3/25/2015	3/26/2015	3/2/2015 – 4/10/2015	3/10/2015

\*Please note that any option change transactions processed by health benefits administrators after the retroactivity cutoff date will NOT be reflected in the March 25, 2015 paycheck.

Attachment