



## Department of Civil Service

ANDREW M. CUOMO  
Governor

NY15-29

**TO:** New York State Agency Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** 2016 Annual Option Transfer Period  
**DATE:** November 13, 2015

### 2016 Annual Option Transfer Period Dates

The Option Transfer Period for New York State employees will be November 18 through December 18, 2015. Employees who wish to request a change during the annual Option Transfer Period must complete and submit a *Health Insurance Transaction Form* (PS-404) by December 18, 2015. **Note:** Be sure that employees use the newest version of the PS-404, dated September 2015.

### 2016 Effective Dates for Requested Changes

During the annual Option Transfer Period, employees may make changes to their NYSHIP Option, including electing the Opt-out Program, if eligible. For employees enrolled in the Pre-Tax Contribution Program (PTCP), the annual Option Transfer Period is the time when PTCP enrollees may request changes that will affect their biweekly premium deduction for the new plan year (for example, request to change from family coverage to individual coverage or to cancel coverage altogether).

The NYBEAS benefit plan effective dates for 2016 are:

- December 31, 2015 for employees on the Administration Payroll
- January 7, 2016 for employees on the Institution Payroll

Employees who request to enroll in NYSHIP coverage or to add previously eligible dependents to existing coverage are still subject to NYSHIP's late enrollment rules during the Option Transfer period. This means that employees who request enrollment without a qualifying life event and after their 42 or 56 day waiting period will be considered late enrollees. Dependents being added without a qualifying event, who were previously eligible for NYSHIP coverage, will also be considered late enrollees. Refer to the *NYSHIP General Information Book* for NY active employees for more information.

## Keying Window for Annual Option Transfer Period

HBAs will be able to process the following special transactions during the annual Option Transfer Period keying window, **November 18 through December 31, 2015**.

### NYBEAS Transactions Only Available During Annual Option Transfer Period<sup>1</sup>

Action / Reason	Description	Reason to Use Transaction
<b>PLN / CHG</b>	Benefit Plan Change during the Option Transfer Period	Used to process an employee's request who is already enrolled in NYSHIP, and wishes to change his or her NYSHIP Option (to Empire Plan, a NYSHIP HMO, or the Opt-out Program).
<b>CCO / OPN</b>	Change to Individual Coverage during the Option Transfer Period	Used to process an employee's request to change from Family coverage to Individual coverage, effective the new plan year.
<b>CAN / OPN</b>	Cancel Coverage during the Option Transfer Period	Used to process an employee's request to voluntarily cancel his or her coverage, effective the new plan year.

When processing these transactions, HBAs should use the signature date on the PS-404 as the request date. The appropriate effective date, based upon the employee's payroll cycle, will automatically populate in NYBEAS. For additional information regarding processing annual Option Transfer transactions, including the importance of processing annual Option Transfer requests timely, please refer to the NYBEAS Annual Option Transfer Period Keying Window and Retroactivity Dates attachment.

Video tutorials providing guidance on how to process transactions during the annual Option Transfer Period can be found in the E-Learning section of HBA Online at <https://www.cs.ny.gov/employee-benefits/hba/shared/e-learning/index.cfm>.

### MyNYSHIP for Annual Option Transfer Requests for 2016 Plan Year

Active NYS employees can submit online requests for a change of benefit plan through MyNYSHIP (<https://www.cs.ny.gov/mynyship>). Refer to memo NY07-39 for information about MyNYSHIP. All other health insurance changes (including 2016 Opt-out Program election) must be submitted to the HBA for processing.

### 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. For additional YAO information, employees may visit: <http://www.cs.ny.gov/employee-benefits/young-adult-option>.

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<sup>1</sup> These transactions (PLN/CHG, CCO/OPN, CAN/OPN) are especially important for employees in the PTCP. HBAs should use these transactions when processing a PTCP employee's request in order to ensure the request change is in effect for the new plan year.

If you have questions about this memo, please contact the HBA Helpline at 518-474-2780.  
Visit NYSHIP Online at <https://www.cs.ny.gov> for information on the 2016 Rates.

Attachment

# NYBEAS ANNUAL OPTION TRANSFER PERIOD KEYING WINDOW AND RETROACTIVITY DATES

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

Payroll Cycle	First Paycheck Date	Effective Date on NYBEAS	NYBEAS Annual Option Transfer Keying Window	Retroactivity Cutoff Dates
Administration Lag	12/30/2015	12/31/2015	11/18/15 – 12/31/15	12/15/2015
Administration Current	12/16/2015			12/1/2015
Administration Triple Lag	1/7/2016			12/22/2015
Institution Lag	1/7/2016	1/7/2016		12/22/2015
Institution Current	12/24/2015			12/8/2015

If an HBA processes NYBEAS transaction after the cutoff date shown for the employee's pay group in the **Retroactivity Cutoff Dates** column, that employee will have retroactive adjustments made to his/her NYSHIP account.

If an employee's annual Option Transfer request results in an increase in the employee's NYSHIP premium (for example a change to a more expensive NYSHIP Option), and the transaction is processed after the **Retroactivity Cutoff Date**, then the employee will owe retroactive NYSHIP premium. As a result, the employee will be subject to a special deduction of \$100 per paycheck, in addition to the employee's regular health insurance deduction amount, until the outstanding NYSHIP health insurance premium is paid in full.

If an employee's annual Option Transfer request results in a decrease in the employee's NYSHIP premium (for example a change to a less expensive NYSHIP Option), and the transaction is processed after the **Retroactivity Cutoff Dates**, then the employee's account will show an overpayment of NYSHIP premium. This overpayment will be used to reduce the next health insurance premium deduction. If the credit balance is larger than the next deduction, or no premium is owed, the employee will receive the remaining credit as a refund either in a subsequent paycheck (if enrolled in PTCP) or via a separate check (if not enrolled in PTCP) issued by the NYS Office of the State Comptroller.