



Department of Civil Service

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Governor

NY16-27

TO: New York State Agency Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2017 Annual Option Transfer Period
DATE: November 10, 2016

2017 Annual Option Transfer Period Dates

The Option Transfer Period for New York State employees will be November 14 through December 16, 2016. 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 16, 2016.

2017 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 cancel coverage altogether).

The NYBEAS benefit plan effective dates for Plan Year 2017 are:

- December 29, 2016 for employees on the Administration Payroll
- January 5, 2017 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. This means that employees who request enrollment without a qualifying life event and after their 42- or 56-day initial waiting period will be considered late enrollees. Employees requesting to add dependents who were previously eligible for NYSHIP coverage without a qualifying life event 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 from **November 14 through December 30, 2016**.

NYBEAS Transactions Only Available During Annual Option Transfer Period¹

Action / Reason	Description	Reason to Use Transaction
PLN / CHG	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).
CCO / OPN	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.
CAN / OPN	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 2017 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/>.

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

¹ 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.