

## IMPORTANT

November 1 through November 30 is the only time you can change your Pre-Tax Contribution Program Election.

Please see your Agency Health Benefits Administrator to change your PTCP election. You must complete the “Employee Information” and “Enter Annual Option Transfer Requests” portions of the Health Insurance Transaction Form (PS-404). Sign, date, and submit the form to your HBA during November.

ENROLLED IN PRE-TAX CONTRIBUTION PROGRAM (PRE-TAX)				
COVERAGE TYPE	REQUEST TYPE	DID YOU EXPERIENCE A PTCP QUALIFYING EVENT?	WAS THE REQUEST MADE WITHIN 30 DAYS OF THE PTCP QUALIFYING EVENT?	WHAT HAPPENS
Individual	Change to Family Coverage	Yes	Yes	The change to family coverage can be processed and the entire health insurance family premium will be deducted at pre-tax.
Individual	Change to Family Coverage	Yes	No	The change to family coverage can be processed. The individual portion of family premium will be deducted at pre-tax and the dependent portion of family premium will be deducted at post-tax.  NYSHIP Late Enrollment rules apply.
Individual	Change to Family Coverage	No	n/a	
Family	Change to Individual Coverage	Yes	Yes	The change to individual coverage can be processed and the entire health insurance individual premium will be deducted at pre-tax.
Family	Change to Individual Coverage	Yes	No	The change to individual coverage <b>cannot be processed</b> . The employee's pre-tax health insurance deduction cannot change for the rest of the plan year. However, if a dependent loses eligibility for coverage, you must remove that dependent.
Family	Change to Individual Coverage	No	n/a	

Individual / Family	Cancel Coverage	Yes	Yes	The request to cancel coverage can be processed.
Individual / Family	Cancel Coverage	Yes	No	The cancellation of coverage <b>cannot be processed.</b> The employee's pre-tax health insurance deduction cannot change for the rest of the plan year.
Individual / Family	Cancel Coverage	No	n/a	