



NY18-34

TO: New York State Agency Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2019 Annual Option Transfer Period
DATE: December 10, 2018

2019 Annual Option Transfer Period Dates

The Option Transfer Period for New York State employees will be December 10 through January 18, 2019. 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 January 18, 2019. Please note that if an employee changes from an HMO or the Opt-out Program to The Empire Plan, you should provide the 2019 Empire Plan *At A Glance* (AAG) publication and the relevant AAG enclosures for their group. Alternatively, you may order a Quick Order package on HBA Online after mid-December, which will include these materials. See HBA memo NY18-27 for more details.

2019 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 2019 are:

- December 27, 2018 for employees on the Administration Payroll
- January 3, 2019 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 waiting period will be considered late enrollees. Refer to the *NYSHIP General Information Book* for NY active employees for more information.

Note: Effective dates of enrollments, cancellations and changes in coverage between 2 NYSHIP eligible employees who are married or in a domestic partnership, will be coordinated when requested by both employees within the Option Transfer Period. HBAs should coordinate this process by consulting with fellow HBAs and/or EBD.

Keying Window for Annual Option Transfer Period

HBAs will be able to process the following transactions during the annual Option Transfer Period keying window from **December 10, 2018 through February 1, 2019.**

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 their 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 their coverage, effective the new plan year. |

When processing these transactions, HBAs should use the signature date on the PS-404 as the request date (12/10/18-1/18/19). The appropriate effective date will automatically populate in NYBEAS based upon the employee's payroll cycle. For additional information regarding processing annual Option Transfer transactions, including the importance of processing requests timely, please refer to the NYBEAS Annual Option Transfer Period Keying Window and Retroactivity Dates attachment.

Video tutorials and additional guidance on how to process transactions during the annual Option Transfer Period can be found in the HBA Manual and 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 2019 Plan Year

Active NYS employees can submit online requests for a change of their health insurance option through MyNYSHIP (<https://www.cs.ny.gov/mynyship>). Refer to memo NY07-39 for information about MyNYSHIP. All other health insurance changes (including 2019 Opt-out Program election) must be submitted to the HBA for processing.

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

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> to access the HBA Manual, and for information on the 2019 Rates.

Attachment