



**Department of
Civil Service**

Health Benefits Administrator Training Part 2

Employee Benefits Division

June 7, 2019

Topics

1. Cost of Coverage
2. Leaves of Absence & Transfers
3. Pre-Tax Contribution Program (PTCP)
4. Retirement
5. Rehired Retirees
6. Medicare
7. Summary & Resources

Cost of Coverage

Cost of Coverage

- For most active employees who are on the payroll and receiving a paycheck:
 - New York State pays a portion of the NYSHIP premium, referred to as the “Employer Share.”
 - The amount paid by the enrollee, referred to as the “Employee Share,” is determined by the employee's salary grade, bargaining unit, coverage and benefit plan.
 - The employee share is communicated to the enrollee each year prior to the Annual Option Transfer Period via a Rate Flyer.

Employee Costs of Health Coverage

Salary Grade 9 and Below
or UUP salary less than or
equal to \$44,311 annually

Employee Cost

- Individual Coverage
12% of full cost
- Family Coverage
Individual cost
+
27% of cost of
dependent coverage

Salary Grade 10 and above
or UUP salary \$44,312 or
more annually

Employee Cost

- Individual Coverage
16% of full cost
- Family Coverage
Individual cost
+
31% of cost of
dependent coverage

Full Share

Employee Cost

- Individual Coverage
100% of full cost
- Family Coverage
100% of full cost

Cost of Coverage

New York State does not contribute to the NYSHIP premium for the following:

Enrollees on certain types of Leave Without Pay

Vestees

COBRA enrollees

Young Adult Option enrollees

Some Dependent Survivors

Employees who are eligible for coverage by paying the full cost of the premium in accordance with negotiated agreements

Payroll Deductions

- Health insurance deductions are collected in advance of the period for which payment is being made.
- Enrollees whose coverage is effective on a day other than the first day of a payroll period will not have their contributions prorated.
 - If the employee will have coverage for seven or more days in a payroll period, the employee will pay for the full biweekly period.
 - If the employee will be covered for six or fewer days during a payroll period, they will not be charged for that period.

Payroll Deductions

- The initial deduction or first changed deduction is determined by when the information is updated in NYBEAS and received by OSC, according to an enrollee's pay group
- Agencies not on the OSC payroll determine when deductions are initiated, changed or stopped.
- If deductions are started or changed after the effective date of enrollment or change of coverage, one or more special deductions may be required or a refund may be issued to balance the account

Special Deductions

A special deduction is used for payment of unpaid premiums and deducted from the enrollee's paycheck in amounts up to a \$100 per pay period. Special deductions may occur when:

- There is a delay in enrolling the employee in coverage.
- Coverage changes cause an increase in an enrollee's premium.
- A promotion results in a higher contribution rate for the enrollee.
- An enrollee on a full-share leave of absence of 28 days or less returns to payroll.
- An enrollee on a worker's compensation leave returns to payroll.

Refunds

- Refunds will be credited to an enrollee's account for transactions resulting in a lower premium.
- Credits will be used to offset an enrollee's premium for the next pay period.
- Any remaining credit after being applied to the premium will be refunded directly to an enrollee through payroll check or mailed directly to their home.
- An employee may be due a refund for the following situations:
 - An employee paid for coverage beyond the period during which coverage ended;
 - An incorrect deduction has been taken from the employee's paycheck, which exceeds the amount of the correct deduction;
 - A discrepancy on the enrollee's account was corrected on a retroactive basis.

Refunds

Approved refunds will be generated as follows:

- If the net adjustment for all changes is a credit, a refund is forwarded to the Office of the State Comptroller for processing.
 - Refunds for Pre-Tax (Before Tax) monies are included in employees' paychecks.
 - Refunds for Post-Tax (After Tax) monies are issued as a separate check and mailed to the enrollee's home address by OSC.
- Refunds for employees of agencies not on the OSC payroll system are made directly to employees by the employing agency

Cost of Coverage

HBA Role

- Stay informed of the current rates
- Provide employees with accurate information about rates
 - Salary grade 9 and below
 - Salary grade 10 and above
 - When will deductions begin

Resources

- [HBA Manual](#)
- [NYSHIP RATES & Deadlines for 2019](#)
- [HBA Memos](#)

Leaves of Absence and Transfers

Types of Leave

- Family and Medical Leave Act (FMLA)
 - Enrollee continues to pay employee share of premium
 - Maximum of 12 weeks
 - 26 weeks for FMLA Military leave
- Workers' Compensation Leave
 - Enrollee continues to pay employee share of premium
 - Maximum of 12 months
 - Enrollee may defer premium payments, but must complete a deferment form
 - EBD automatically mails form to the employee when the WC transaction is updated in NYBEAS.
- Disciplinary Suspension
 - Enrollee pays enrollee share of premium pending disciplinary suspension hearing
 - Enrollee may be required to pay full share premium after the hearing

Types of Leave

- Military Leave
 - Individual coverage is cancelled
 - Family coverage continues for dependents only
 - Enrollee does not pay premium for family coverage when leave is involuntary
- Leave without pay
 - Enrollee pays full share
 - Maximum of 12 months

Leaves of absence

Employee Share

- Family Medical Leave Act
- Paid Family Leave
- Workers' Compensation
- Disciplinary suspension pending hearing*
- M/C IPP Short-Term Disability

Full Share

- Leave Without Pay
- M/C IPP Long-Term Disability
- Disciplinary suspension post hearing

No Cost

- Military Leave
 - Individual coverage is canceled
 - Family coverage continues for dependents only at no cost

*PBA and PIA members placed on disciplinary suspension, pending hearing, must pay full share.

Transfers

Key

NYS - New York State

EBF - Employee Benefit Fund

PA - Participating Agency

PE - Participating Employer

M - Medical

D - Dental

V - Vision

Transfer	Coverage Types	Previous Coverage End Date	New Coverage Start Date
NYS → NYS	M,D,V	2 pay periods	2 pay periods
EBF → NYS	D,V	Refer to EBF	2 pay periods
NYS → EBF	D,V	2 pay periods	Refer to EBF
PA/PE → NYS	M,D,V	Refer to PA/PE	42/56-day waiting period
NYS → PA/PE	M,D,V	2 periods	Refer to PA/PE

Leaves of Absence

HBA Role

- Process leaves and returns in NYSTEP/NYBEAS
- Advise enrollees on premium contributions and billing process

Resources

- [NYSHIP Policy Memos](#)
- [Policy/Memo 71r1](#)
- [Policy/Memo 87](#)
- [Policy/Memo 104r2](#)
- [NYSHIP General Information Book](#)

Pre-Tax Contribution Program (PTCP)

Overview of PTCP

- The Pre-Tax Contribution Program (PTCP) allows enrollees to have NYSHIP premiums for health insurance deducted from their wages before taxes are withheld.
- Electing PTCP may lower the enrollee's tax liability.
- Enrollment in PTCP can only be elected when an employee is newly eligible for benefits or during the annual PTCP Election Period.

Overview of PTCP

- Choosing PTCP is agreeing to having the same premium deduction for the entire plan year unless the enrollee experiences a PTCP qualifying event.
- When enrolled in PTCP, enrollees cannot change **coverage** during the plan year unless they experiences a PTCP qualifying event.
- When enrolled in PTCP, enrollees cannot change **options** during the plan year unless they experiences a PTCP qualifying event which allows the enrollee to change NYSHIP options outside of the Option Transfer Period.
- Requests to change coverage/option must be submitted within 30 days of the qualifying event

PTCP Eligibility

To be eligible to elect the PTCP, the enrollee must be:

- An actively working State Employee
- Receiving a regular paycheck
- Having NYSHIP premiums deducted from his/her paycheck

PTCP Enrollment

- Employees may elect PTCP only when first eligible for NYSHIP benefits or during the PTCP Election period.
- Individuals already enrolled do not need to re-enroll in PTCP.
- Enrollees can change PTCP election annually during PTCP Election period by submitting a PS-404 to their Health Benefits Administrator.

11. ELECT OR DECLINE COVERAGE
A. Choose a Pre-Tax election (Only eligible for Pre-Tax deductions if newly eligible or if requested during the PTCP election period, Nov 1-30)
1. <input type="checkbox"/> Elect Pre-Tax Status for Premium deduction 2. <input type="checkbox"/> Elect After-Tax Status for Premium deduction

PTCP Enrollment

Once enrolled, a PTCP enrollee can **only** make changes to their health insurance deduction during the plan year within 30 days after experiencing a PTCP qualifying event:

- Change in coverage
 - From individual to family coverage
 - From family to individual coverage
 - Cancel coverage
- Change Option
 - Must experience a PTCP qualifying event coinciding with a Qualifying Life Event to change NYSHIP option outside the option transfer period

*PTCP Qualifying events are listed in the *NYSHIP General Information Book* on page 17.

*Qualifying Life Events to change NYSHIP option outside of the Option Transfer Period are listed in the *NYSHIP General Information Book* on page 4 .

PTCP Qualifying Events

Changes Permitted Only After Certain Events

Under Internal Revenue Service (IRS) rules, if you are enrolled in PTCP, you may change your health insurance deduction during the tax year only after one of the following PTCP qualifying events:

- Change in marital status.
- Change in number of dependents.
- Change in your (or your dependent's) employment status that affects eligibility for health benefits.
- Change in your dependent's status that affects eligibility for health benefits.
- Change in your (or your dependent's) place of residence or worksite that affects eligibility for health benefits.
- Significant change in health benefits and/or premium under NYSHIP.
- Significant change in health benefits and/or premium under your (or your dependent's) other employer's plan.
- COBRA events.
- Judgment, decree or order to provide health benefits.
- Medicare or Medicaid eligibility.
- Leaves of absence.
- HIPAA special enrollment rights.

PTCP Consistency Rule

- Consistency Rule: A coverage/option change as a result of any change in status event (Qualifying Event) must be on account of and correspond with a change in status that affects eligibility for coverage under the plan.
- Arbitrary health insurance changes or changes that do not satisfy the consistency rule cannot result in a change of coverage or option.

PTCP Consistency Rule

- Mid-year changes in pre-tax deductions resulting from a change in **coverage** are permitted only when the change is:
 - On account of and **consistent** with a qualifying event.
 - Requested within 30 days of the qualifying event
- Mid-year changes in Pre-tax deductions resulting from a change in **option** are permitted only when the change is:
 - Due to a PTCP qualifying event and is coincident with a Qualifying Life Event to change NYSHIP options outside of the Option Transfer Period.
 - Requested within 30 days of the qualifying event

PTCP Consistency Rule

- **Example:** A child aging off the policy is a qualifying event to remove that child from the policy. If the child was the only dependent, the enrollee can change the pre-tax premium deduction from family to individual premium. However if other dependents, such as a spouse are covered under the policy, this event does not allow the enrollee to remove his spouse, therefore the enrollee can not change from family to individual premium deduction.

Pre-Tax Vs. After Tax

Pre-Tax

- Can only change Pre-Tax deduction within 30 days after experiencing a PTCP qualifying event
 - Can only change/cancel coverage or change option with a qualifying event
- When adding dependents:
 - **With qualifying event (timely requested)**
 - Allows enrollee to change Pre-Tax Deduction (Individual to Family)
 - Can add eligible dependents to coverage without a late enrollment waiting period
 - **Without a qualifying event**
 - Does not allow enrollee to change Pre-Tax deduction
 - Can add previously eligible dependents as After Tax (split tax deductions) with a late enrollment waiting period

Pre-Tax Vs. After Tax

Pre-Tax

- When removing dependents:
 - **With qualifying event (timely requested)**
 - Allows enrollee to change Pre-Tax Deduction (Family to Individual)
 - **Without a qualifying event**
 - Does not allow enrollee to change Pre-Tax deduction
 - Can remove dependents from coverage only when the removal will not cause a change in coverage
 - E.g. An enrollee that has family coverage covering a child and a spouse can remove the spouse from the plan without a qualifying event. Since the coverage will still be family coverage, the premium deduction will not change., therefore the change is allowed.

Pre-Tax Vs. After Tax

After-Tax

- Can change After Tax deduction at any time during plan year
 - Consistent with NYSHIP rules
 - Need to experience Qualifying Life Event to change option (*NYSHIP GIB* pg. 4)
- Can cancel coverage or change from Family to Individual coverage without a qualifying event
- When adding dependents:
 - **With qualifying event**
 - Subject to NYSHIP enrollment rules (*NYSHIP GIB* pg. 13)
 - **Without a qualifying event**
 - Subject to late enrollment waiting period

PTCP

HBA Role

- Inform enrollees of the differences between Pre-Tax and After tax
- Ensure enrollees are aware of the annual PTCP Election Period

Resources

- [HBA Manual](#)
- [Policy Memo 143](#)
- [NYSHIP General Information Book](#)
- [Planning for Option Transfer](#)
- [HBA Memo NY18-30](#)

Retirement

Retirement

Enrollees who are planning to retire, or otherwise separate from State service, may be eligible to continue receiving NYSHIP benefits as a retiree. If an enrollee is not eligible for NYSHIP benefits after retirement, they may be eligible to continue benefits as a Vestee or through The Consolidated Omnibus Budget Reconciliation Act (COBRA.)

Retirement

To establish eligibility for retiree coverage, employees must:

1. Have at least 10 years of service in a NYSHIP benefits-eligible position*
 - Employees must have at least 12 months of service with the State of New York
2. Be eligible to collect a pension
3. Be enrolled in NYSHIP at the time of retirement
 - Enrollment in the Opt-out Program satisfies this requirement.

*NYBEAS generally has employment information from 1990 to present.

If an employee believes he or she has NYSHIP benefits-eligible service prior to 1990, the employee must request that the HBA from the former employer submit a letter to EBD stating the employee was in a benefits-eligible position and the dates of service.

Retiree Cost

- New York State continues to contribute towards the premium for retirees.
- Retirees pay the same share as an active employee, except on a monthly basis.
 - Pension deduction
 - Monthly payments (Check/money order)
- Retirees can use unused sick leave to reduce the cost of their health insurance premium.
- Monthly rates amounts for Retirees can be found on the [2019 Rates & Information for Retirees of New York State](#).

Sick Leave Credit



Hours of
Unused Sick Leave x

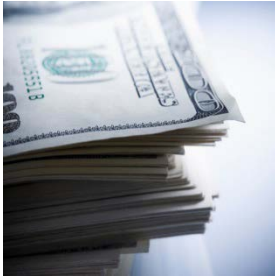


Hourly
Rate of Pay =



Total Dollar
Value of Sick
Leave

Sick Leave Credit



Total Dollar
Value of
Sick Leave



÷ Life Expectancy
in Months =



Your Monthly
Sick Leave
Credit

Sick Leave Credit

- Sick Leave Credit is a lifetime, unchangeable credit.
- Sick Leave credit is applied every month to reduce the monthly health insurance premium.
- If a retiree's Sick Leave Credit does not fully cover their monthly premium, the retiree must pay the remaining balance.
- If a retiree's Sick Leave Credit does exceeds their monthly premium, the retiree will not receive the difference.

Sick Leave Credit Calculator

Sick Leave Credit Calculator

When you retire, you may be able use the value of your unused sick leave to offset the cost of NYSHIP coverage. Check with your Health Benefits Administrator (HBA) to confirm eligibility. To estimate your monthly sick leave credit, enter the information below. If you are retiring with a Disability Retirement, use the [Disability Sick Leave Credit Calculator](#).

Effective Date of Retirement

Pay Rate \$

Standard Work Schedule

Hours of Unused Sick Leave

Age at Retirement

Dual Annuitant Sick Leave Credit

How Your Sick Leave Is Calculated

Hourly Rate of Pay	×	Hours of Unused Sick Leave	=	Total Value of Sick Leave
Total Value of Sick Leave	÷	Life Expectancy in Months	=	Your Estimated Monthly Sick Leave Credit *

* This is an estimate based on the information provided. For the most accurate calculation of your sick leave credit see your Health Benefits Administrator.

Sick Leave Credit Calculator can be found at www.cs.ny.gov/employee-benefits



Sick Leave Credit Example

$$\begin{array}{l} \$20.43 \\ \text{Hourly Rate} \\ \text{of Pay} \end{array} \times \begin{array}{l} 800 \\ \text{Hours of Unused} \\ \text{Sick Leave} \end{array} = \begin{array}{l} 16,344 \\ \text{Total Value of} \\ \text{Sick Leave} \end{array}$$

$$\begin{array}{l} 16,344 \\ \text{Total Value of} \\ \text{Sick Leave} \end{array} \div \begin{array}{l} 337 \\ \text{Life Expectancy in} \\ \text{Months} \end{array} = \begin{array}{l} \$48.50 \\ \text{Your Estimated Monthly} \\ \text{Sick Leave Credit} \end{array}$$

Sick Leave Credit Options

Single Annuitant	Dual Annuitant
<ul style="list-style-type: none"> • 100% of SL credit applied • Cannot transfer to surviving dependents • Default option • Can be enrolled in Individual or Family coverage 	<ul style="list-style-type: none"> • 70% of SL credit applied • Can transfer to surviving dependents • Only affects dependent survivor cost (not eligibility) • Can be enrolled in Individual or Family coverage

- Selection must be submitted **before** enrollee retires and can only be made **once**.
- Enrollee can use the [PS-405 Sick Leave Credit Election](#) form to make an election.

Sick Leave Credit

HBA Role

- When an enrollee retires, HBAs will need to enter their sick leave information into NYBEAS through the HBA Sick Leave worklist or the Sick Leave Credit Preservation page.
- HBAs must enter
 1. The employee's standard hours per work day (e.g. 7, 7.5 or 8)
 2. Their annual salary.
- This information and the appropriate actuarial chart of life expectancies within NYBEAS will be used to calculate the employee's sick leave amount.

Deferred Health Insurance at Retirement

Benefits

- No late enrollment waiting period when you reinstate your coverage
- Higher sick leave credit value at reinstatement

Requirements

- Be enrolled in NYSHIP and eligible for retiree coverage
- Prove enrollment in other coverage
- Elect to defer before you leave the payroll
- [PS-406.2 Defer Health Insurance](#)
- [PS-410 Sick Leave Credit Preservation](#)

Deferred Health Insurance at Retirement

HBA Role Sick Leave and Deferral

- If an enrollee chooses to defer and they are the policy holder, they will appear on the HBA Sick Leave worklist as a new retiree and you will enter their sick leave information into NYBEAS.
- If the employee is enrolled as a dependent, they will not appear on the HBA worklist and you will need to input that sick leave credit manually on the sick leave preservation page in NYBEAS using information from the State Service Sick Leave Credit Preservation form (PS-410).

Retirement

When you are notified that an employee is planning to retire, take the following steps to prepare them for retiree coverage:

1. Review the employee's NYBEAS record to determine that they meet the requirements necessary to be eligible for retiree coverage based on the employee's anticipated retirement date.
2. If NYBEAS does not show 10 years of benefits-eligible service, and the enrollee indicates that they have prior service, they should contact their former agency to request written proof

Retirement

3. If the employee is not enrolled in NYSHIP prior to separation from State service:
 - They are not eligible to receive NYSHIP retiree benefits.
 - If a benefits eligible employee is not enrolled in NYSHIP, but wishes to have benefits in retirement, they must newly enroll. Waiting periods may apply and may delay plans for retirement.

Note: Enrollment in the Opt-out Program or enrollment as a dependent on another NYSHIP policy such as a spouse's or domestic partner's satisfies this eligibility requirement.

Retirement

4. Confirm that the enrollee satisfies the requirements for retiring as a member of a NYS retirement system or an optional retirement system.
5. Advise the enrollee that their benefit premiums will be deducted from their NYS pension.
 - Enrollees who wish to pay directly or through deferred comp (limited to certain groups) should contact the EBD Retiree Unit.

Retirement

6. Ask the enrollee if they wish to make any changes to their plan (e.g. add/remove dependents).
 - Provide the enrollee with a NYS Health Insurance Transaction Form PS-404 to make any changes to their plan and then forward to EBD for processing.
7. If the enrollee is not eligible to retire with NYSHIP benefits, let them know if they are eligible for COBRA or vestee coverage.

Retirement

Use the following resources to prepare an enrollee for retirement:

- **Planning for Retirement** - a publication which guides an enrollee through continuing their NYSHIP coverage in retirement. Note: Planning for Retirement is not mailed to enrollee homes. They will rely on you to provide them with this information.
- **NYSHIP General Information Book** (for retirees) - a guide to NYSHIP eligibility and enrollment requirements.
- **Sick Leave Calculator (Online)**
- **Medicare & NYSHIP** - a source for how coverage changes when an enrollee becomes eligible for Medicare.
- **Civil Service Website**

Retirement

The following forms are often used prior to retirement. Please provide the enrollee with a copy of each form.

- **NYS Health Insurance Transaction Form PS-404:** used to make any changes to the plan.
- **Sick Leave Credit Election (Dual Annuitant) PS-405:** for designating a dual annuitant coverage credit. This form must be filled out prior to retirement.
- **Deferred Health Insurance for Retirees PS-406.2:** see the Deferral section below for more information on why a retiree may wish to defer coverage. This form must be filled out prior to retirement.
- **State Service Sick Leave Credit Preservation PS-410:** see the Sick Leave Credit section below for more details.

Retirement

Enrollees will also receive written communications from New York State when they are retiring or approaching age 65:

- A **“Pending Retirement Letter”** is sent after an enrollee’s upcoming retirement is entered into NYBEAS. The communication contains general information on benefits eligibility, enrollee responsibilities, paying premiums, enrolling in Medicare and continuing dental and vision coverage.
- A **“Dear Retiree Letter”** is sent to recent retirees once EBD confirms the retiree qualifies for retiree coverage, verifying monthly sick leave credit and the current cost of retiree health insurance coverage. Advise enrollees that their sick leave credit calculated at the time of retirement will not change. However, the monthly premiums are subject to change annually.
- A **“65th Birthday Letter”** is mailed 5 months prior to an employee’s, retiree’s, or dependent’s 65th birthday. The letter explains how NYSHIP coordinates benefits with Medicare and when the employee must enroll.

Rehired Retirees

Rehired Retirees

Rehired Retiree entering a Non-Benefits Eligible Position

When an enrollee with retiree benefits returns to employment with New York State in a position that does not meet the requirements for coverage as an active employee, the enrollee will maintain coverage as a retiree.

Rehired Retiree entering a Benefits Eligible Position

When an enrollee with retiree benefits returns to employment with New York State in a position that does meet the requirements for coverage as an active employee, they have the option to either continue Retiree coverage or enroll in coverage as an active employee.

Rehired Retirees

When a retiree returns to work as an active employee HBAs must do the following:

1. Update the rehired retiree's job status with the appropriate working percentage in NYBEAS and notify the Employee Benefits Division.
 - For agencies that use NYSTEP, the job update should happen automatically. Be sure to check that this has been updated correctly.
 - If the NYBEAS Job Panel does not reflect the correct percentage filled, the HBA should enter a Correction Request.
 - For agencies that do not use NYSTEP: HBAs entering Job transactions for non-NYSTEP employees must enter the percentage worked in the Rehire transaction
 - Employees in a non-benefits eligible position = percentage work of 49% or less.
 - Employees in a benefits eligible position = percentage work of 50% or more.

Rehired Retirees

2. Determine whether the rehired retiree meets the NYSHIP eligibility requirements for benefits as an active employee.
 - If eligible, ask the rehired retiree whether they wish to continue NYSHIP benefits in retiree status, or re-enroll in NYSHIP as an active employee.
3. Add a comment in NYBEAS indicating if the retiree was rehired into a benefits eligible position or non-benefits eligible position, the new dates of employment, and if Employee is maintaining Retiree coverage or electing Active coverage.

Rehired Retirees

4. HBA must send letter to EBD indicating the following:
 - Date rehired
 - Benefits-eligible
 - Enrollee is maintaining Retiree coverage or electing active coverage

Resources

- [HBA Manual](#)
- [HBA Memo NY19-13](#)
- [Rehired Retiree Template](#)
- [Rehired Retiree Job Percentage Template](#)
- [Back to Work for New York State](#)

Medicare

What is Medicare?

- Federal health insurance program administered by the Centers for Medicare & Medicaid Services (CMS)
- Most individuals become Medicare eligible at age 65, but some become eligible earlier due to disability, End Stage Renal Disease (ESRD), or Amyotrophic Lateral Sclerosis (ALS).

Medicare and NYSHIP

- Once eligible, Medicare typically becomes the primary coverage for retirees and their Medicare eligible dependents.
- Medicare is also primary to NYSHIP for:
 - Active employees eligible for Medicare due to ESRD
 - Domestic Partner dependents eligible for Medicare due to age 65 (Active or Retiree coverage)
- Medicare primary means Medicare pays claims before NYSHIP.
- Enrollees **MUST** enroll in Parts A and B when Medicare becomes primary.
- NYSHIP reimburses its Medicare primary enrollees and dependents for the Medicare Part B premium.

Medicare

HBA Role

- Ensure that enrollees planning for retirement are aware that they must enroll in Medicare Parts A and B when they become eligible for Medicare primary coverage
- Employee should contact Social Security three months before becoming Medicare primary

Resources

- [HBA Manual](#)
- [NYSHIP General Information Book](#)
- [Medicare & NYSHIP](#)

Summary & Resources

Summary

- For most active employees New York State pays a portion of the NYSHIP premium, referred to as the “Employer Share.”
- The amount paid by the enrollee, referred to as the “Employee Share,” is determined by the employee's salary grade, bargaining unit, coverage and benefit plan.
- Leaves of absence can affect eligibility for health insurance coverage, the cost of coverage, and how premiums are paid.
- HBAs must enroll employees transferring from EBFs into dental/vision benefits.
- The Pre-Tax Contribution Program (PTCP) allows enrollees to have NYSHIP premiums for health insurance deducted from their wages before taxes are withheld, but limits ability to make changes to NYSHIP coverage or option.

Summary

- To establish eligibility for retiree coverage, employees must:
 - Have completed 10 Years of NYSHIP benefits eligible service
 - Be eligible to collect a pension
 - Be enrolled in NYSHIP at the time of retirement
- Retirees can use unused sick leave to reduce the cost of their health insurance premium.
- To defer coverage enrollees must meet the eligibility requirements for retiree coverage and provide proof of other coverage.
- Re-hired retirees returning to work in a benefits eligible position have the choice to either continue Retiree coverage or enroll in coverage as an active employee.
- When Medicare is primary to NYSHIP coverage, enrollees must enroll in Medicare Part A and B.

Resources

Resource	Purpose
HBA Manual	Provides HBAs with guidance on the rules of NYSHIP, processing of transactions in NYBEAS, and the HBA's responsibilities
HBA Online	Resource center for HBAs
NYSHIP Online	Resources center for HBAs and employees
NYSHIP General Information Book	Provides general information about eligibility, enrollment and other NYSHIP rules
NYSHIP Rates & Deadlines	Provides the premium cost of each NYSHIP Plan
Medicare & NYSHIP	Information about the coordination of benefits between Medicare and NYSHIP
Sick Leave Credit Calculator	Online tool to calculate an employee's estimated Sick Leave Credit

Resources

Resource	Purpose
HBA Memo NY18-36	Announces updates to the HBA Manual
NYSHIP Policy Memos	Provides guidance for NYSHIP procedures
HBA Memo NY18-30	Pre-Tax Contribution Program (PTCP) Election Period
Policy Memo 143	Administration of PTCP for New York State employees
Policy/Memo 71r1	Continuing Dental/Vision in LWOP
Policy/Memo 87	EBD obligation to offer health insurance at enrollee share for enrollees covered by the Family Medical Leave Act (FMLA)
Policy/Memo 104r2	Option Change Upon Return from Leave

NYSHIP Online

nyshiponline
Employee Benefits Division
Department of Civil Service

Current Topics

What's New?

Health Benefits & Option Transfer

Other Benefits

Using Your Benefits

Forms

Planning to Retire?

Find a Provider

Calendar

MyNYSHIP - Employee Self-Service



[NYSHIP Online](#)

HBA Online

hba_online
benefits resource center

You Should Know...
Easy Reference
Publications & Forms
HBA Memos
Policy Memos
Phone Numbers / Links
Meetings & More
Health Plan Choices
HBA Manuals
E-Learning
HIPAA Privacy Information
Site Map
Contact Us / Disclaimer
NYSHIP Home


04/15/2019 9:17 am

Find the **benefit**, click on the group. *Benefits vary by group.*

Current Topics
2018 PA/PE Webinars
Young Adult Option Coverage

General Information Book for:
NY Active
NY Retiree
Participating Employers (PEs)
Participating Agencies (PAs)

Pre-retirement Planning
New York State and PE


NYS Agencies
Participating Agencies and Participating Employers

dental
APSU
C-82
M/C
NYSCOPBA
PBA Supervisors
PBA Troopers
PE
PEF
PIA
SEHP

vision Davis Vision Information
APSU
C-82
MC
NYSCOPBA
PBA
PE
PEF

life
M/C
IPP Income Protection Plan
M/C
DC-37

survivor benefits
New York State Active Employees

workers' compensation
ARS Publications for Executive Branch Agencies and Unified Court System
ARS Manual
Dispute Resolution Program
Workers' Compensation Pharmacy Benefits
Claimant Information Packet

HBA Manual

hba_online
benefits resource center

Super Search Memos ▾ HBA Broadcast Messages Notices Manuals ▾ Union Contracts Civil Service Law

NY Manual

Events

- Adopting a Child ▾
- Continuing Coverage for a Disabled Child ▾
- Divorce ▾
- Domestic Partner ▾
- Losing Coverage ▾
- Marriage ▾
- Moving ▾
- Newborn Child ▾
- Newly Eligible Employee ▾
- Newly Hired Employee ▾
- Rehired Retiree ▾

Topics

- COBRA - Continuation of Coverage ▾
- Cost of Coverage ▾
- Dependent Eligibility Requirements ▾
- Effective Date Rules ▾
- Imputed Income ▾
- Medicare ▾
- Option Changes ▾
- Preferred List Status ▾
- Sick Leave Credit ▾
- The Opt-out Program ▾
- The Pre-Tax Contribution Program ▾

Search

Filter

- UPDATES
- TRANSACTIONS
- GLOSSARY
- CONTACT

HBA Help Line & EBD

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(518) 474-2780

when you need further clarification or assistance after you have used the resources available to you.

Retirees call EBD at
1-800-833-4344
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