



NY19-38

TO: New York State Agency Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2020 Annual Option Transfer and Pre-Tax Contribution Program
Election Period
DATE: November 29, 2019

Annual Option Transfer Dates

The Option Transfer Period for New York State employees is December 2, 2019 through December 31, 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 December 31, 2019. Please note that if an employee changes from an HMO or the Opt-out Program to The Empire Plan, you should provide the 2020 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 NY19-36 for more details. Do NOT accept changes prior to, or, after the Option Transfer Period.

New This Year

Pre-Tax Contribution Election Period: As indicated in previous HBA Memos NY19-29 and NY19-32, the Pre-Tax Contribution Program (PTCP) Election Period will now align with the Option Transfer Period dates. Please note that changes to an enrollee's tax election takes place with the first pay check of the upcoming "Tax Year", which can differ from the "Plan Year" effective date. Do NOT accept changes prior to, or, after the Option Transfer Period.

Opt-out Program Re-election Requirement Ends:

As noted in HBA Memos NY19-29 and NY19-31, enrollees who continue to meet eligibility requirements for the Opt-out Program are no longer required to make an annual re-election. Please note that enrollees who signed the PS-409 Opt-out Program Attestation form have attested to their eligibility and must notify their HBA when no longer eligible for coverage through other employer-sponsored health plan. Delays in notification of loss of other employer-sponsored coverage will result in a late enrollment waiting period when requesting NYSHIP coverage. Additionally, enrollees will be

required to re-pay Opt-out incentive payments provided to them after the date of cancellation of their other employer-sponsored coverage.

Discontinuation of Empire BlueCross BlueShield HMO (Options 280, 290 and 320)

As a reminder, in HBA Memo NY19-28, it was announced that Plan options 280, 290 and 320 will no longer be available beginning with the 2020 plan year. Enrollees in this HMO who haven't had a new Plan option entered in NYBEAS by December 20, 2019, will be enrolled in the Empire Plan automatically. However, enrollees may still submit a request to change to a different HMO through December 31, 2019 provided they live or work in that HMO area.

2020 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 2020 are:

- December 26, 2019 for employees on the Administration Payroll
- January 2, 2020 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. To ensure uninterrupted coverage, 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 2, 2019 through January 31, 2020.**

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.
TAX/CHG	Changing Enrollee's Tax Election	Used to process an employee's request to change their health insurance deductions to either "Pre-Tax" or "Post-Tax".

When processing these transactions, HBAs should use the signature date on the PS-404 as the request date (Option Transfer Period Dates 12/02/19 – 12/31/19).

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 2020 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 2020 Opt-out Program election) must be submitted to the HBA for processing. Please refer to HBA Memo NY19-24 for enrollees who have difficulty in accessing MyNYSHIP through their NY.gov ID.

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

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.

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 2020 Rates.

Attachment