



**Civil Service
Institute**

2020 Option Transfer Period Webinar Training

Employee Benefits Division

December 18, 2019

Purpose of Training

Increase the overall knowledge of New York State Health Benefits Administrators (HBAs) about programs and benefits administered by the Employee Benefits Division (EBD)

Prepare HBAs for the annual Option Transfer Period

Provide HBAs with accurate information about the Option Transfer Period to enable them to advise employees

Topics

1. Overview of Option Transfer Period
2. Opt-out Program
3. Pre-Tax Contribution Program
4. Productivity Enhancement Program
5. Young Adult Option Open Enrollment
6. Summary
7. Resources
8. Questions

New in 2020

The Pre-Tax Contribution Program (PTCP) Election Period will now **run concurrently** with the Option Transfer Period. Dates will be announced once rates have been approved.

It is **no longer necessary** to re-enroll in the Opt-out Program each year. No action is required for current Opt-out enrollees who are still eligible and wish to remain in the Program during the upcoming plan year.

HBA Authorization

When calling EBD, HBAs will be expected to properly verify information:

- HBA's First and Last Name
- HBA's Agency Code
- Enrollee's Unique ID (Social Security Number, Empire Plan ID, etc.)
- Enrollee's First and Last Name

If you are not listed in EBD's record as an HBA, you can contact your Data Access Officer (DAO) to be added. For more information on this process, please refer to

[HBA Memo NY 18-12](#)

Overview of Option Transfer Period

Overview of Option Transfer Period

Planning for the 2020 Option Transfer Period

PEP Election Period
October 14, 2019 – November
19, 2019

Option Transfer Period and
PTCP Election Period
December __, 2019 –
January __, 2020

Young Adult Option Open
Enrollment
December __, 2019 –
January __, 2020

Overview of Option Transfer Period

The annual Option Transfer Period allows NYSHIP enrollees to change their NYSHIP plan option for the upcoming plan year.

Enrollees cannot change their plan option outside of the annual Option Transfer Period unless they experience a Qualifying Event

Eligible enrollees may elect the Opt-out Program during the annual Option Transfer Period

Enrollees may elect to change their coverage from Family to Individual or cancel coverage altogether

Not Open Enrollment!

The Option Transfer Period is **not** a time for employees to freely enroll in coverage or add dependents to their coverage

Employees **not** newly eligible for NYSHIP benefits will be subject to late enrollment waiting periods if they request enrollment (5 pay periods)

Late enrollment waiting periods (5 pay periods) will also apply when an enrollee requests to add dependents to coverage without a Qualifying Event

Permitted Changes

Change of NYSHIP Plan Option

- The Empire Plan to a NYSHIP HMO
- NYSHIP HMO to the Empire Plan
- NYSHIP HMO to NYSHIP HMO
- Enroll in the Opt-out Program (if eligible)
- Change from the Opt-out Program to the Empire Plan or a NYSHIP HMO

Change of Coverage

- Change from Family to Individual
- Remove dependents from Family coverage
- Cancel coverage

Note: Enrollees can elect to change from Individual to Family coverage, but late enrollment waiting periods may apply

The Opt-out Program

Opt-out Program

The Opt-out Program is for actively working New York State employees

- UUP and GSEU do not participate in the Opt-out Program
- NYS retirees are not eligible for the Opt-out Program

Eligible employees can enroll in the Opt-out Program when newly eligible for NYSHIP benefits or during the annual Option Transfer Period

Employees who currently participate in the Opt-out Program will not be required to re-elect Opt-out Program enrollment during each Option Transfer Period

- Starting with the 2020 plan year, employees enrolled in the Opt-out Program will automatically continue enrollment into the next plan year

Opt-out Program

The Opt-out Program allows NYS employees who are eligible for NYSHIP and enrolled in other employer-sponsored health insurance to “opt out” of NYSHIP medical coverage and receive an incentive payment

Incentive payments are prorated and credited to enrollee’s 26 paychecks.

Opt-out Incentive Payments

- Opt-out of Individual coverage - \$1,000 annually (\$38.47 per bi-weekly check)
- Opt-out of Family coverage - \$3,000 annually (\$115.39 per bi-weekly check)

Incentive payments are considered taxable income

Eligibility Factors for the Opt-out Program

Employees of M/C, UCS, and all union groups are eligible with the exception of GSEU and UUP employees

Must be eligible for NYSHIP coverage with the employer contribution

Must prove enrollment in other employer-sponsored group health insurance coverage

Must have been enrolled in NYSHIP by April 1st of the previous plan year or when first eligible for NYSHIP (if after April 1st)

Must elect enrollment into the Opt-out Program during the Option Transfer Period or when newly eligible for NYSHIP

Note: Opt-out incentive payments will end when an enrollee no longer meets these eligibility requirements.

What is other employer-sponsored group health insurance coverage?

Health insurance coverage through enrollee's other employment

Health insurance coverage through employment of the enrollee's spouse, domestic partner, or parent

Health insurance coverage available to the enrollee through the U.S. Department of Veterans Affairs

[PS-409 Opt-out Attestation Form](#)

Can other employer-sponsored group health insurance coverage be other NYSHIP coverage?

Can be NYSHIP coverage through spouse's, domestic partner's, or parent's employment with a Participating Agency or Participating Employer*

Cannot be NYSHIP coverage through spouse's, domestic partner's, or parent's employment with NYS

Cannot be NYSHIP coverage through the enrollee's other employment with a NYS agency, Participating Agency, or Participating Employer

*Only eligible for the Individual incentive payment

Opt-out Program

Opt-out incentive payments will end when an enrollee no longer meets the eligibility requirements for the Opt-out Program.

Some examples of loss of eligibility include:

- Employee is terminated
- Employee's hours are changed to less than half-time
- Employee loses other employer-sponsored health insurance coverage
 - Employee must notify HBA
 - Employee can enroll in a NYSHIP plan option if a request is submitted within 30 days
 - Enrollees who fail to make a timely request will be subject to late enrollment waiting period and incentive payments will be recouped retroactive to the date the enrollee was no longer eligible for other employer-sponsored coverage.

Opt-out Program

If an enrollee is receiving Family incentive payments and their only dependent experiences a change that causes the dependent to lose eligibility for NYSHIP, the incentive payment will change to the Individual amount for the remainder of the plan year

Some examples of dependent loss of eligibility include:

- Child reaches age 26
 - Processes automatically in NYBEAS
- Divorce or Termination of Domestic Partnership
 - Employee must notify HBA

Opt-out Program

Once enrolled in the Opt-out Program:

- Enrollees cannot change from Individual Opt-out to Family Opt-out
- Enrollees cannot elect to change from the Opt-out Program to NYSHIP coverage outside the Option Transfer Period unless they experience a PTCP qualifying event
 - Must submit request within 30 days of PTCP qualifying event
 - Enrollees who fail to make a timely request will be subject to a late enrollment waiting period before they can enroll in NYSHIP coverage and incentive payments will be recouped retroactive to the date the enrollee was no longer eligible for other employer-sponsored coverage

Opt-out Program

Enrollees on a leave status that is eligible for NYSHIP benefits with an Employer Contribution (e.g. Workers Comp, FMLA, disciplinary leave) will remain eligible for the incentive payments

- The enrollee is still eligible for incentive payments, but won't receive the payments until they are back on the payroll
- Retroactive amounts will be paid with current amount once added back on payroll

Enrollees on a leave status that is not eligible for NYSHIP benefits with an Employer Contribution (e.g. Leave without pay) are not eligible for the incentive payments for the period they are out on leave

- Incentive payments will resume when they return to the payroll
- They will not receive retroactive incentive payments for the period they were out on leave

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

Pre-Tax or After-Tax can only be elected when newly eligible for NYSHIP benefits or during the annual PTCP Election Period

Overview of PTCP

When enrollees choose PTCP they agree to have the same premium deduction for the entire plan year, unless they experience a PTCP qualifying event.

When enrolled in PTCP, enrollees cannot change **coverage** during the plan year unless they experience a PTCP qualifying event.

When enrolled in PTCP, enrollees cannot change plan **options** during the plan year unless they experience a PTCP qualifying event which allows the enrollee to change NYSHIP plan options outside of the Option Transfer Period.

Requests to change coverage or plan option must be submitted no later than 30 days after experiencing a PTCP 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 Eligibility

Enrollees are eligible to elect PTCP only:

- When first eligible for NYSHIP benefits
 - Newly employed
 - Newly eligible

or

- During the annual PTCP election period (now concurrent with the Annual Option Transfer Period)
 - Change takes place first pay period of next plan year
 - If no election change is made, deductions will remain in current status

PTCP Enrollment

Employees may elect PTCP only when first eligible for NYSHIP benefits or during the PTCP Election period

- Employees are required to choose a Pre-Tax or After-Tax election when enrolling in NYSHIP benefits

Employees already enrolled in PTCP do not need to re-enroll

Enrollees can change their PTCP election annually during the PTCP Election Period by submitting a PS-404 to their Health Benefits Administrator

11.	ELECT OR DECLINE COVERAGE
A. Choose a Pre-Tax election	
1. <input type="checkbox"/> Elect Pre-Tax Status for Premium deduction	2. <input type="checkbox"/> Elect After-Tax Status for Premium deduction
You are only eligible for Pre-Tax deductions if newly eligible or if requested during the Pre-Tax Contribution Program (PTCP) Election Period	

- | | |
|---|---|
| 1. <input type="checkbox"/> Elect Pre-Tax Status for Premium deduction | 2. <input type="checkbox"/> Elect After-Tax Status for Premium deduction |
| You are only eligible for Pre-Tax deductions if newly eligible or if requested during the Pre-Tax Contribution Program (PTCP) Election Period | |

PTCP Enrollment Changes

Once enrolled, a PTCP enrollee can make changes to their Pre-Tax health insurance deduction during the plan year **only** if they request to do so no later than 30 days after experiencing a PTCP qualifying event:

- Change in Coverage
 - From Individual to Family coverage
 - From Family to Individual coverage
 - Cancel coverage
- Change Plan Option
 - Must experience a PTCP qualifying event coinciding with a Qualifying Life Event to change NYSHIP plan option outside the Option Transfer Period

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: To make a mid-year change in pre-tax deduction, the PTCP qualifying event must result in a change in status that affects eligibility for coverage under an employer's plan, and the change must be on account of and correspond with the PTCP qualifying event.

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 PTCP qualifying event.
- Requested no later than 30 days after the qualifying event

Mid-year changes in pre-tax deductions resulting from a change in **plan option** are permitted only when the change is:

- On account of and **consistent** with a PTCP qualifying event
- Coincident with a Qualifying Life Event to change NYSHIP plan options outside of the Option Transfer Period

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. 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 cannot change from Family to Individual premium deduction.

PTCP Qualifying Events

- Change in Marital Status
 - Marriage or Establishment of Domestic Partnership
 - Enroll new spouse or domestic partner and dependent children
 - Enroll other previously eligible dependents
 - Change NYSHIP plan option
 - Drop Individual or Family coverage when enrolling in spouse or domestic partner's plan
 - Divorce or Termination of Domestic Partnership
 - Drop coverage ONLY for dependents losing eligibility

PTCP Qualifying Events

- Change in number of **eligible** dependents
 - Newborn, newly adopted child, or other newly eligible child
 - Enroll newly eligible dependents
 - Enroll other previously eligible dependents
 - Change NYSHIP plan option
 - Child ages off plan
 - Drop coverage ONLY for dependent losing eligibility
 - Death of dependent
 - Drop coverage ONLY for deceased dependent

PTCP Qualifying Events

- Change in **dependent's** employment status that affects eligibility for health benefits
 - Dependent newly eligible for health insurance through employment
 - Drop coverage ONLY for employee and/or dependents newly enrolled in dependent's plan
 - Dependent no longer eligible for health insurance through employment
 - Enroll employee and/or dependents previously covered by dependent's plan
 - Enroll other previously eligible dependents

PTCP Qualifying Events

- Change in enrollee's place of residence or job location that affects eligibility for health benefits
 - Employee experiences a change of residence or change of job location that moves the employee into a new HMO service area
 - Enroll in newly available NYSHIP HMO
 - Employee is enrolled in a NYSHIP HMO and experiences a change of residence or change of job location that moves the employee out of his/her current HMO service area
 - Enroll in new NYSHIP plan option (Empire or HMO)
 - Drop coverage

PTCP Qualifying Events

- Judgement, decree, or order to provide health benefits to eligible dependents
 - Order Requiring Coverage for Child
 - Enroll in Family coverage to cover child named in judgment, decree, or order.
 - Enroll other previously eligible dependents
- Termination of Order is issued
 - Drop coverage for the child only if the order requires another individual to provide coverage for the child, and you receive proof the child is covered by that individual

PTCP Qualifying Events

- Medicare or Medicaid eligibility
 - Employee or Dependent becomes eligible for Medicare, Medicaid, or the Children's Health Insurance Plan (CHIP)
 - Drop coverage ONLY for employee or dependent who is newly eligible for and enrolled in Medicare, Medicaid, or CHIP
 - Dependent is disenrolled from Medicare, Medicaid, or CHIP due to loss of eligibility
 - Switch from Individual to Family coverage to enroll dependent who has lost eligibility for Medicare, Medicaid, or CHIP
 - Enroll other previously eligible dependents

PTCP Qualifying Events

- Leaves of Absence
 - Employee Begins Unpaid Leave
 - Drop coverage during unpaid leave
 - Switch from Family to Individual coverage
 - Employee Returns From Unpaid Leave
 - Re-enroll in coverage that was suspended during unpaid leave

[Policy Memo 143: Pre-Tax Contribution Program](#)

Pre-Tax Vs. After Tax

Pre-Tax

- An enrollee can only change their pre-tax deduction mid-year by requesting a change no later than 30 days after experiencing a PTCP qualifying event
 - Can only change coverage, cancel coverage, or change plan option when consistent with a PTCP qualifying event
- When adding dependents:
 - **With qualifying event (requested timely)**
 - Allows enrollee to change Pre-Tax deduction (Individual to Family)
 - Can add newly eligible dependents and other previously 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 other 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 (requested timely)**
 - 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 the plan year
 - Consistent with NYSHIP rules
 - Need to experience a Qualifying Life Event to change plan option (*NYSHIP GIB* pg. 4)
- 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 (5 pay periods)
- When removing dependents:
 - Can cancel coverage without a qualifying event
 - Remove dependents from Family coverage without a qualifying event
 - Change from Family to Individual coverage without a qualifying event

Productivity Enhancement Program (PEP)

Productivity Enhancement Program

The Productivity Enhancement Program (PEP) allows enrollees to exchange previously accrued annuals (vacation) and/or personal leave in return for a bi-weekly credit which reduces the enrollee's share of the NYSHIP premium

The 2020 PEP Enrollment Period occurred October 14 - November 19, 2019

- Enrollment period is subject to change each year

Enrollees must elect PEP annually

- Enrollees that do not re-enroll during the PEP Enrollment Period will not be allowed to re-enroll until the next PEP election period

PEP Eligibility

PEP is a program established through collective bargaining. The following groups are eligible for PEP:

- CSEA, PEF, UUP, DC-37, M/C, UCS, Legislature

Employees above grade 24 are not eligible for PEP

- Some groups are only eligible through 23
- UUP eligibility requirements are based on salary amount, not grade level

Part-time employees who meet the eligibility requirements may participate

- Credit will be prorated based on payroll percentage

Productivity Enhancement Program

The amount credited towards an employee's bi-weekly premiums is based upon the employee's salary grade and number of leave days forfeited

An employee's full leave amount will be deducted from their accrual balance at the time of enrollment

Leave accruals forfeited for PEP will not be returned when an enrollee is no longer eligible for PEP (separate from state service, retire, etc.)

Enrollees on leave will continue to receive PEP credit if they remain enrolled in NYSHIP

2020 PEP

Full-time employees in positions at or equated to Salary Grade 17 and below:		
Employee Group	Forfeited Days	Annual NYSHIP Credit
CSEA, DC-37 and Management/Confidential;* Legislature	3	\$600
	6	\$1,200
PEF Non-Teachers	3	\$500
	6	\$1,000
PEF Institution Teachers ¹	1	\$166.66
	2	\$333.32
	3	\$499.98
	4	\$666.64
	5	\$833.30
	6	\$999.96

2020 PEP

Full-time employees in positions at or equated to Salary Grade 18 through 24 (through grade 23 for M/C; Legislature):

Employee Group	Forfeited Days	Annual NYSHIP Credit
CSEA, DC-37 and Management/Confidential;* Legislature	2	\$600
	4	\$1,200
PEF Non-Teachers	2	\$500
	4	\$1,000
PEF Institution Teachers ¹	1	\$250
	2	\$500
	3	\$750
	4	\$1,000

2020 PEP

Unified Court System (UCS) full-time employees² in the following positions:		
	Forfeited Days	Annual NYSHIP Credit
UCS employees at or below Judicial Grade 16	3	\$600
	6	\$1,200
<hr/>		
UCS employees at and including Judicial Grades 17 through 23	2	\$600
	4	\$1,200

United University Professions (UUP) full-time employees³ in the following positions:		
	Forfeited Days	Annual NYSHIP Credit
Employees earning at or below \$69,556 annually	3	\$600
	6	\$1,200
<hr/>		
Employees earning above \$69,556 and below \$99,397 annually	2	\$600
	4	\$1,200



Young Adult Option (YAO) Open Enrollment

YAO Open Enrollment

Young Adult Option (YAO) Open Enrollment runs concurrently with NYSHIP's Annual Option Transfer Period

YAO allows a child of a NYSHIP enrollee to purchase Individual coverage through NYSHIP when the young adult child is not otherwise eligible as a dependent under NYSHIP rules

Young adult children eligible for YAO may enroll in any NYSHIP plan option (Empire Plan or NYSHIP HMO) for which he/she is eligible

- Does not have to be same plan option as parent's NYSHIP plan option

YAO enrollees must pay the full cost of the premium for Individual coverage

- No employer contribution

YAO Open Enrollment

The Young Adult Option is available to young adults who are all of the following:

- A child, adopted child, or stepchild of a NYSHIP enrollee
- Age 29 or younger
- Unmarried
- Not insured by or eligible for coverage through the young adult's own employer-sponsored health plan
- Living, working, or residing in New York State or the plan's service area
- Not covered under Medicare

YAO Open Enrollment

Outside of the Option Transfer Period a young adult or their parent only has the following opportunities to enroll the young adult child in YAO:

- Within 60 days of when the young adult would otherwise lose coverage under the parent's policy due to age.
- Within 60 days of when the young adult becomes eligible due to:
 - a loss of his/her employer coverage;
 - relocation of residence or employment into New York State or the Plan's service area
 - otherwise becomes newly eligible due to a change in circumstances (such as divorce)

YAO Open Enrollment

Eligibility for NYSHIP enrollment under the Young Adult Option ends when one of the following occurs:

- The young adult voluntarily terminates coverage;
- The young adult's parent is no longer enrolled in NYSHIP;
- The young adult no longer meets all of the eligibility requirements; or
- The NYSHIP premium for the young adult's coverage is not paid in full within the 30-day grace period following the premium payment due date

[YAO Frequently Asked Questions](#)

Summary

Summary

Enrollees may elect to change their NYSHIP coverage, change their plan option, or enroll in the Opt-out Program during the annual Option Transfer Period

The Option Transfer Period is **not** an open enrollment period

- Late enrollment waiting periods apply when:
 - Employees **not** newly eligible for NYSHIP benefits request enrollment
 - Adding dependents without a Qualifying Event

The Opt-out Program allows NYS employees who are eligible for NYSHIP and enrolled in other employer-sponsored health insurance to “opt out” of NYSHIP medical coverage and receive an incentive payment

Employees who currently participate in the Opt-out Program will not be required to re-elect Opt-out Program enrollment during each Option Transfer Period.

Summary

PTCP allows enrollees to have NYSHIP premiums deducted from their wages before taxes are withheld with the purpose of lowering the enrollee's tax liability

Enrollees are eligible to elect PTCP when first eligible for NYSHIP benefits or during the annual PTCP election period

Once enrolled in PTCP, enrollees may only make changes to their NYSHIP premium deduction when they experience a PTCP qualifying event

Consistency Rule: To make a mid-year change in pre-tax deduction, the PTCP qualifying event must result in a change in status that affects eligibility for coverage under an employer's plan, and the change must be on account of and correspond with the PTCP qualifying event.

Summary

PEP allows enrollees to exchange previously accrued annuals and/or personal leave in return for a bi-weekly credit to reduce their share of the NYSHIP premium

Enrollees must elect PEP annually

- Enrollees that do not re-enroll during the PEP Enrollment Period will not be allowed to re-enroll until the next PEP election period

Young Adult Option (YAO) Open Enrollment runs concurrently with NYSHIP's Annual Option Transfer Period

YAO allows a child of a NYSHIP enrollee to purchase Individual coverage through NYSHIP when the young adult child is not otherwise eligible as a dependent under NYSHIP rules

Resources

Resources – Publications

Resource	Purpose
Planning For Option Transfer	Outlines changes allowed during the Annual Option Transfer Period
NYSHIP General Information Book	Provides general information about eligibility, enrollment and other NYSHIP rules
2020 NYSHIP Rates & Deadlines (Not yet available)	Provides the premium cost of each NYSHIP Plan
2020 Health Insurance Choices (Not yet available)	Explains available plan options under NYSHIP
2020 Health Insurance Choices Supplement	Companion document to <i>2020 Health Insurance Choices</i> .
Empire Plan At A Glance	Briefly describes Empire Plan benefits

Resources – Online

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 Policy Memos	Provide guidance for NYSHIP procedures
HBA Memos	Provide guidance for NYSHIP procedures specific to HBAs
NYSHIP Online	Resources center for HBAs and employees
YAO FAQs	Young Adult Option Frequently Asked Questions

Resources – Memos

Resource	Purpose
HBA Memo NY 19-31	Health Insurance Opt-out Program, 2019 Revision
HBA Memo NY18-30	Pre-Tax Contribution Program (PTCP) Election Period
Policy Memo 143	Administration of PTCP for New York State employees
HBA Memo NY 19-35	2020 Productivity Enhancement Program (PEP)
HBA Memo NY 19-29	Communications Plan: Option Transfer Period for 2020
HBA Memo NY 18-12	NYBEAS Access and HBA Online Access

Resources – Forms

Resource	Purpose
Health Insurance Transaction Form (PS-404)	Form used for NYSHIP enrollment and changes
Opt-out Attestation Form (PS-409)	Form to prove enrollment in other employer-sponsored group health insurance
Productivity Enhancement Program Enrollment Form	Form used to enroll in PEP
Young Adult Option Enrollment Form	Form used to enroll in YAO

NYSHIP Online



The screenshot shows the NYSHIP Online website header and a navigation menu. The header includes the logo "nyshiponline" and the text "Employee Benefits Division" and "Department of Civil Service". The navigation menu is a vertical list of links, with "Health Benefits & Option Transfer" highlighted in red and a purple arrow pointing to it from the left.

- 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](#)

Questions?