



NY20-33

TO: New York State Agency Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2021 Annual Option Transfer and Pre-Tax Contribution Program
Election Period
DATE: November 25, 2020

Annual Option Transfer Period Dates

The 2021 Option Transfer and Pre-Tax Contribution Program (PTCP) Election Period for New York State employees is November 30, 2020 through December 31, 2020. 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, 2020. Do NOT accept changes prior to, or, after the Option Transfer Period.

PTCP Election Period

Please refer to HBA Memo NY19-32, regarding the PTCP and Annual Election Period. Note that changes to an enrollee's tax election takes place with the first paycheck of the upcoming "Tax Year", which can differ from the "Plan Year" effective date. **Do NOT accept changes prior to November 30, 2020 or, after December 31, 2020.**

Opt-out Program

Please refer to HBA Memo NY19-31 regarding the requirements for the Opt-out Program. 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 may 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.

2020/2021 Opt-out Incentive Payment Dates

The 2020 **Administration** payroll has a total of 27 coverage periods instead of the typical 26 periods. Please refer to the chart below for the dates of the final 2020 incentive payment and first 2021 incentive payment, in accordance with each payroll cycle.

Employee's Payroll Cycle	Last Paycheck with 2020 Opt-out Payment	First Paycheck with 2021 Opt-out Payment
Administration Lag	12/9/20	1/6/21
Administration Current	11/25/20	12/23/20
Institution Lag	12/17/20	12/31/20
Institution Current	12/3/20	12/17/20
Triple Lag	12/17/20	1/14/21

2021 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 PTCP, the annual Option Transfer Period is the time when they 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 2021 are:

- January 7, 2021 for employees on the Administration Payroll
- December 31, 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.

NYBEAS Keying Window for Annual Option Transfer Period

HBAAs will be able to process the following transactions during the annual Option Transfer Period keying window from **November 30, 2020 through January 31, 2021**.

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.
CAN / OPN	Cancel Coverage during the Option Transfer Period	Used to process an employee's request to voluntarily cancel their coverage.
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, HBAAs should use the signature date on the PS-404 as the request date (Option Transfer Period Dates 11/30/20 – 12/31/20).

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 2021 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 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.

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

New HMO

A new HMO, BlueShield of Northeastern NY, Benefit Plan 069 is now offered, covering Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington counties. See page 28 of the Active 2021 Health Insurance Choices.

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/>.

Ordering Plan Materials for Enrollees

Please ensure you are ordering Plan materials for enrollees changing to the Empire Plan from an HMO. Note that HMOs will send their own plan materials to the enrollee after the update is made in NYBEAS. You may reference HBA Memo NY20-19 “Communications Plan: Option Transfer Period for 2021” regarding ordering plan materials.

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 2021 Rates.

Attachment