

2021 Option Transfer Period Webinars

December 3 & 4, 2020

Heath Benefits Administrator Responsibilities

Q1: Where can we find Confidentiality Agreement Attestation Form that must be signed and submitted to the Employee Benefits Division (EBD)?

A1: The [Confidentiality Agreement Attestation Form](#) that must be signed and submitted to EBD was included in [HBA Memo NY20-29](#).

Q2: Can the Confidentiality Agreement Attestation Form have an electronic signature?

A2: Yes, the Confidentiality Agreement Attestation Form can have an electronic signature.

Q3: Will HBAs receive confirmation that their Confidentiality Agreement Attestation Forms were received by EBD?

A3: At this time, we will not be sending confirmations of receipt. In the next phase of the project EBD will contact all HBAs who have not submitted their Confidentiality Agreements.

Q4: If an enrollee submits a request through MyNYSHIP during the Annual Option Transfer Period, what is the HBA's role?

A4: Please refer to HBA Memo [NY20-33](#), titled “2021 Annual Option Transfer and Pre-Tax Contribution Program Election Period.” The section labeled “MyNYSHIP for Annual Option Transfer Requests for 2021 Plan Year” addresses your inquiry.

Q5: When an agency submits a request to update their Data Access Officer (DAO) via the Request Form, does EBD send confirmation that the request has been processed? How long does it generally take to process such a request?

A5: Each agency must designate a DAO. The DAO is the officer of the agency who is authorized to request user permissions to NYBEAS and HBA Online. Agencies designate or change DAOs by sending EBD a completed [EBD-545 Request for Access to Department of Civil Service Systems Form](#) signed by the authorized signatory of the agency, in most cases this is the organization’s CEO, COO, Director – or the authorized signatory’s designee. The DAO will receive a Civil Service Online Permission Request

System (OCSPR) email telling them their permissions are in place and to call and get their ID and password. Requests are typically processed within a week to 10 days, but it can take longer depending on workload

Q6: When a DAO requests access to NYBEAS and HBA Online for a new HBA, does EBD send confirmation that the request has been processed? How long does it generally take to process such a request?

A6: DAOs update user permissions through the Civil Service Online Permission Request System (OCSPR). OCSPR is located on the DCS website at: <https://www.cs.ny.gov/login/?tld=/permissions-request/index.cfm>.

In OCSPR, a DAO can request adds, deletes or changes to user permissions for both NYBEAS and HBA Online. Once a request is approved, the DAO will receive two e-mails from the ITS Service Desk. One e-mail will provide the User ID for the new user and one will provide the password associated with the User ID. As a matter of internal controls only the DAO who requested user permissions will receive an e-mail. EBD does not send a confirmation directly to the HBA. The DAO is responsible for providing this information to the user. No email will be sent when user permissions are terminated. Requests are typically processed within 7 to 10 business days.

For more information on this process, refer to [HBA Memo NY 18-12 NYBEAS Access and HBA Online Access](#).

Q7: Can an agency have more than one employee listed as an HBA?

A7: Yes, agencies can have more than one HBA.

Q8: Another HBA at my agency has access to NYBEAS but cannot log into HBA Online and has not received any assistance from the FIX IT email.

A8: DAO's can update user permissions for both NYBEAS and HBA Online in OCSPR. DAOs who have questions regarding OCSPR navigation should review the OCSPR "User Manual," which is accessible through the OCSPR home page. For other OCSPR issues, or if a DAO is unable to access OCSPR, they should contact the HBA Helpline at 518-474-2780. EBD will first verify that a DAO has been established for the agency and provide the assistance that it can, but EBD may refer the matter to the ITS Service Desk if an established DAO is having issues with OCSPR.

For more information on this process, refer to [HBA Memo NY 18-12 NYBEAS Access and HBA Online Access](#).

Annual Option Transfer Period

Q9: If NYSHIP has an open enrollment period, does the 5 pay period waiting period still apply? They seem to be contradictory policies.

A9: There is no Open Enrollment Period For NYSHIP. The annual Option Transfer period is an election period that allows NYSHIP enrollees to make changes to their NYSHIP plan option for the upcoming plan year, enroll in the NYSHIP Opt-out program for the upcoming plan year, if eligible, and/or make certain changes to their coverage such as changing from Family to individual coverage or cancelling coverage altogether.

If an employee who is not newly eligible for coverage submits a request to enroll in NYSHIP or add previously eligible dependents to their NYSHIP coverage without a qualifying event, they will be subject to late enrollment waiting periods of 5 pay periods.

Q10: If two State employees who are married and each enrolled in individual coverage through NYSHIP, have a newborn, is this a PTCP qualifying event to add the spouse and the newborn to individual coverage? Is this considered a PTCP qualifying event to allow the other employee to cancel their individual NYSHIP plan because they are now enrolled on their spouse's family plan?

A10: When an enrollee acquires a newly eligible dependent such as a newborn, the enrollee can enroll the newborn into coverage as well as any other eligible dependents, such as a spouse. If the request is received within 30 days of the date of birth, the dependents will be added to coverage effective the date of birth. However, gaining a newly eligible dependent such as a newborn is not a PTCP qualifying event for either employee to cancel NYSHIP coverage. Employees who are expecting a child may want to plan for this event during the option transfer period by enrolling on a post-tax basis. If one of the employees was enrolled in NYSHIP on a post-tax basis, they would have much more flexibility to cancel their own NYSHIP coverage outside the Option Transfer period.

For example: Parent A and Parent B both carry individual NYSHIP coverage. Parent A maintains NYSHIP coverage in pre-tax status. Parent B changes their tax election to a post-tax status during the PTCP election period. When the baby is born, Parent A can add the newborn and Parent B to their NYSHIP coverage. If the request is submitted within 30 days from the date of the child's birth, the child and Parent B can both be added to coverage effective the date of birth, and Parent A will be changed to family coverage. Since Parent B would be in a post-tax status, Parent B could cancel their individual NYSHIP coverage at any time. However, if Parent B had been enrolled on a pre-tax basis, Parent B would not be able to cancel their coverage.

Q11: What do we do when an employee is having trouble submitting proofs to make changes to within 30 days due to COVID and the request is submitted 30 days after a qualifying event?

A11: The PS-404 requesting coverage must be submitted within 30 days of the qualifying event. Requests submitted after 30 days should be processed as a late enrollment. EBD understands that proofs are not always available within this 30-day window, so the enrollee has an additional 30 days to supply the necessary proofs (a total of 60 days from the date of event). If the enrollee is unable to submit either the PS-404 or the required proofs within the necessary timeframe due to extenuating circumstances, please call the HBA Help line for assistance. It should be noted that with regard to newborns, the request for coverage can be processed without the required proofs since the birth certificate and social security number may take a number of weeks to be issued. The enrollee must follow up with proofs as soon as they are available.

Q12: How long does it take for appeals to be answered? Would HBAs be notified of the results of the appeal?

A12: Appeals are worked in the order received. We cannot provide an exact window, but anything that is considered urgent, meaning somebody is without benefits who needs them, can in some cases be expedited by calling the HBA helpline once the appeal is forwarded to EBD. HBAs will be notified of the results of the appeal.

Q13: If an enrollee has family coverage and notifies their HBA later than 30 days from the date of birth, will the newborn be subject to a late enrollment waiting period?

A13: Requests to add dependents to coverage must be submitted no later than 30 days after experiencing a qualifying event. If an enrollee requests the addition of a newborn more than 30 days after the birth, but is requesting coverage from the date of birth, they should submit a written appeal explaining why they were unable to provide the PS-404 timely and the appeal should be forwarded to EBD along with all forms and documents.

Q14: When an individual has a newborn child and adds the newborn to their NYSHIP coverage, can other eligible dependents also be added to coverage without a late enrollment waiting period?

A14: The birth of a child is a qualifying event to add the newborn and other eligible dependents to NYSHIP coverage without a late enrollment waiting period. The newborn and other eligible dependents will be added to coverage effective the date of birth if the request is submitted no later than 30 days after the date of birth.

Q15: When will changes made during the 2021 Optional Transfer Period take effect?

A15: Please refer to HBA Memo [NY20-33](#), titled “2021 Annual Option Transfer and Pre-Tax Contribution Program Election Period.” The section labeled “2021 Effective Dates for Requested Changes” addresses your inquiry.

Q16: Besides the opt-out program, does all of this information apply to the SEHP group?

A16: The PTCP election period pertains to SEHP employees. Please refer to the SEHP General Information Booklet for information as the benefits offered and waiting periods differ.

Q17: The grad student employees are eligible to make changes during the option transfer period correct? I couldn't find anything that specifically said they were in the new publications

A17: SEHP employees can change their pre-tax election during the Option Transfer period. In addition, SEHP employees may change their coverage from Family to Individual or cancel their coverage altogether.

SEHP does have an Annual Open Enrollment Period each year. However, the exact date is set annually by the employer and is not the same each year. The SEHP Open Enrollment does not necessarily align with the Option Transfer period for other State employees. During this open enrollment, an employee may, without a late enrollment waiting period, newly elect SEHP (if they were eligible but had not previously enrolled) or they may change coverage type from Individual to Family. For more information, refer to the [SEHP General Information Book](#)

Q18: When will changes made during the optional transfer period be effective for GSEU SEHP enrollees?

A18: Effective January 1, 2021, the employee share of the biweekly premium for enrollees in the Student Employee Health Plan (SEHP) under the New York State Health Insurance Program (NYSHIP) will be:

Individual coverage: \$17.69

Family coverage: \$116.26

The new rate will be deducted automatically from employees' biweekly paychecks beginning with the paycheck dated January 6, 2021 for Administration Lag-Payroll employees, and December 31, 2020 for Institution Lag-Payroll employees. For more information, refer to [HBA Memo SEHP20-14 titles “2021 SEHP Rate Letter.”](#)

Opt-out Program

Q19: What proof is required to prove enrollment in other employer-sponsored group health insurance coverage?

A19: On the [PS-409 Opt-out Attestation Form](#), the employee must provide the other employer-sponsored group health insurance policy holder information, other employer-sponsored group health insurance plan information, and effective dates of coverage. The Opt-out enrollment should not be processed if any of the lines on the PS409 are not completed. As proof of enrollment, the employee must submit either an insurance card from the other employer-sponsored group health insurance plan with their name on it or a letter from the other employer or insurance company confirming enrollment.

Q20: If an employee is switching from a NYSHIP plan to the Opt-out Program during the Option Transfer Period but doesn't have a benefit card yet from the other employer-sponsored group health insurance plan, can we accept a letter from the employer or from other employer-sponsored group health insurance that confirms the employee is enrolled?

A20: Yes, this would be acceptable. The employee must provide either a copy of their health insurance card or a letter from their employer or from the other health insurance provider confirming coverage.

Q21: Can an enrollee change from individual enrollment in the Opt-out Program to family enrollment in the Opt-out Program if the spouse changes from a PA employee insurance to a private company health insurance?

A21: There are no circumstances in which an enrollee may change their Opt-out program enrollment directly from the Individual level to the Family level. This includes changes in family eligibility, such as acquiring a newly eligible dependent or an existing dependent experiencing a change in employment status.

Q22: If an employee is newly eligible to be added to their spouse's insurance and they have been carrying NYSHIP coverage, does this qualify the employee to opt out of NYSHIP or do they have to wait until the Option Transfer Period?

A22: An employee may only enroll in the Opt-out Program when newly eligible for NYSHIP coverage through their own employment or during the Annual Option Transfer Period. Under no circumstances may an enrollee change directly from a NYSHIP plan to the Opt-out Program outside the Option Transfer Period. Becoming newly eligible for other coverage does not permit an enrollee to change from a NYSHIP plan to the Opt-out Program mid-year. In this scenario, the employee must wait until the Option Transfer Period to enroll in the Opt-out Program.

Q23: If an employee has been enrolled in a spouse's other employer-sponsored group health insurance coverage for years, can they enroll in the Opt-out Program during the Annual Option Transfer Period?

A23: Employees that wish to enroll in the Opt-out Program for the upcoming plan year must have maintained continuous enrollment in a NYSHIP plan option since April 1st of the previous plan year, or when first eligible for NYSHIP if after April 1st, in order to be eligible for the Opt-out Program.

If an employee was not enrolled in NYSHIP before April 1, 2020 or when first eligible for NYSHIP if that date is after April 1, 2020, then they would not be eligible to enroll in the Opt-out Program for the 2021 plan year. Employees are only eligible to enroll in the Opt-out Program during the Option Transfer period if they have maintained continuous enrollment in a NYSHIP plan option since April 1st of the previous plan year or since first eligible for NYSHIP coverage if that date is after April 1st. They must also meet all other Opt-out Program eligibility requirements.

Q24: Will Opt-out incentive payments be prorated over 26 or 27 pay periods?

A24: 2020 Administration payroll has a total of 27 coverage periods instead of the typical 26 periods. 2020 Opt-out Program enrollees will not receive an incentive payment for the 27th coverage period. The 2020 Opt-out incentive payments were spread over the normal 26 pay periods, which is why the last paycheck of the year for employees on the Administration payroll (the 27th paycheck) will not include an Opt-out payment incentive payment.

For example, enrollees on the Administration Current payroll cycle will receive their last 2020 Opt-out incentive payment in their November 25, 2020 paycheck (the 26th payroll period of 2020). The enrollee will not receive an incentive payment in their 12/9/20 paycheck as that is the 27th pay period. The enrollee will receive their first 2021 Opt-out Payment in their December 23, 2020 paycheck.

Q25: What is being counted to come up with 27 pay periods?

A25: It's the number of biweekly administrative payroll pay periods between the start of the 2021 Administrative plan year, which started on December 26, 2019, and the last day of the 2021 plan year, which ends on January 6, 2021. Payroll periods in between include:

1. December 26, 2019 – January 8, 2020
2. January 9, 2020 – January 22, 2020
3. January 23, 2020 – February 5, 2020
4. February 6, 2020 – February 19, 2020
5. February 20, 2020 – March 4, 2020
6. March 5, 2020 – March 18, 2020
7. March 19, 2020 – April 1, 2020
8. April 2, 2020 - April 15, 2020
9. April 16, 2020 - April 29, 2020
10. April 30, 2020 - May 13, 2020
11. May 14, 2020 - May 27, 2020
12. May 28, 2020 - June 10, 2020
13. June 11, 2020 - June 24, 2020
14. June 25, 2020 - July 8, 2020

2020 **15.** July 9, 2020 - July 22, 2020 **16.** July 23, 2020 - August 5, 2020 **17.** August 6, 2020 - August 19, 2020 **18.** August 20, 2020 - September 2, 2020 **19.** September 3, 2020 - September 16, 2020 **20.** September 17, 2020 - September 30, 2020 **21.** October 1, 2020 - October 14, 2020 **22.** October 15, 2020 - October 28, 2020 **23.** October 29, 2020 - November 11, 2020 **24.** November 12, 2020 - November 25, 2020 **25.** November 26, 2020 - December 9, 2020 **26.** December 10, 2020 - December 23, 2020 **27.** December 24, 2020 - January 6, 2021 (No Opt-out Payment or Incentive payment in this "27th" paycheck.)

Q26: We understand Roswell Park follows the institutional lag pay. Based on the table on slide 13, it appears as if employees on the institutional lag payroll will receive their first 2021 Opt-out Program incentive payment in their December 31, 2020 check. Is that correct?

A26: Yes, December 31, 2020 will be the first paycheck with a 2021 Opt-out Program incentive payment for employees on the Institutional lag payroll.

Q27: Can you confirm that December 31, 2020 paychecks will be the first check that 2021 health insurance rates are to be deducted?

A27: Refer to the [NYBEAS Annual Option Transfer Period Keying Window and Retroactivity Dates](#) attachment on HBA Memo [NY20-33](#) titled "2021 Annual Option Transfer and Pre-Tax Contribution Program Election Period" for processing instructions.

Q28: If an employee is currently enrolled in the Opt-out Program and wishes to change to the Empire Plan for the 2021 plan year, and the effective date for coverage is 1/7/2021, and their other coverage ended 12/31/2020 -- how do they get coverage for the period of 1/1/21 - 1/6/2021?

A28: This is an example of "previous coverage terminating" and should be handled as such. You should process the change to Empire Plan coverage as a PLN/SPC so you can generate the correct effective date of 01/01/21. For a full listing of NYBEAS transactions and processing instructions visit the [NYBEAS Transactions](#) page of the HBA Manual.

Pre-Tax Contribution Program (PTCP)

Q29: When can HBAs start to process changes to an enrollee's tax election?

A29: HBAs will only be able to process changes to an enrollee's tax election during the annual Option Transfer Period keying window from November 30, 2020 through January 31, 2021. HBAs can process an employee's request to change their health insurance deductions to either "Pre-Tax" or "Post-Tax" by using the TAX/CHG

transaction in NYBEAS. Please refer to HBA Memo [NY20-33](#), titled “2021 Annual Option Transfer and Pre-Tax Contribution Program Election Period” for more information.

Q30: What are the effective dates for changes to an enrollee’s pre-tax or post-tax election for Administration and Institution payrolls?

A30: Requests to change an enrollee’s tax election made during the PTCP Election Period become effective at the beginning of the 2021 tax year:

- Administration January 7, 2021.
- Institution January 14, 2021.

Q31: If an employee requests to newly enroll in coverage or change from individual to family coverage during the Option Transfer Period, is the employee allowed to participate in the PTCP or does the employee have to wait until the following plan year to enroll in NYSHIP on a pre-tax basis?

A31: The Option Transfer Period and the Pre-Tax Contribution Program Election Period now occur simultaneously. When an employee requests to enroll in NYSHIP coverage or change from individual to family coverage during the Option Transfer Period, the employee may also elect pre-tax enrollment. If there was no qualifying event, the new coverage will begin after a five pay-period waiting period and premiums will be deducted on a pre-tax basis.

Enrollees currently with a Before Tax Election who are changing to Family coverage with a request date within the OTP will default to all Before Tax as of the effective date of Family coverage, even if it's a late enrollment. However, if an employee is newly enrolling in coverage, and the PS-404 was signed within the OTP, please notify EBD by sending a Correction Request and fax a copy of the PS-404 with a cover sheet to EBD.

Q32: When an employee requests to newly enroll in coverage or change from individual to family coverage during the Option Transfer Period and the change will take effect after a late enrollment waiting period, how does an HBA process the pre-tax election?

A32: As long as the HBA updates the enrollee’s tax election to pre-tax on the same business day that they process the request to newly enroll in coverage or change from individual to family, they will be able to process both transactions. If the HBA does not update the enrollee’s tax election to pre-tax on the same business day they process the requests to newly enroll in coverage or change from individual to family, NYBEAS will not allow the HBA to update the enrollee’s tax election to pre-tax and the forms will need to be sent to EBD to have the tax-election changed.

Q33: Can an employee elect PTCP or PEP for the 2021 plan year if they are not enrolling into a NYSHIP plan until 1/1/2021 plan year?

A33: If an employee elected enrollment in NYSHIP during the Option Transfer Period without a qualifying event, their NYSHIP coverage will begin after a five pay-period waiting period. If they elected the PTCP when they submitted their request, their NYSHIP premiums will be deducted on a pre-tax basis when their enrollment takes effect.

If they elected to participate in PEP during the PEP enrollment period, their PEP credit will begin with their first paycheck with NYSHIP premium deductions. More information can be found in Attendance and Leave Bulletin [2020-06](#) and its attachments.

Q34: If a PTCP enrollee adds a dependent mid-year without a qualifying event and is subject to split tax deductions (the individual portion of the NYSHIP premium is deducted before tax and the dependent portion of the NYSHIP premium is deducted after tax), would the enrollee's pre-tax premium deduction automatically change to pre-tax for the next plan year or is action required to change the pre-tax premium deduction to the family coverage amount?

A34: The change would automatically process in NYBEAS for the upcoming plan year. Please refer to HBA memo [NY19-32](#) for more information.

Q35: If an employee goes on a leave without pay and chooses to suspend their coverage while on leave, are they covered for two pay periods following the leave without pay status? Or is coverage immediately suspended once the transaction is processed?

A35: An employee going on a leave of absence is a PTCP qualifying event to suspend or cancel coverage. If an employee chooses to suspend or cancel their coverage, the suspension of coverage will take effect after a 28-day runout period (2 payroll periods) following the last payroll period the employee worked.

For more information refer to the [HBA Manual - Leave of Absence](#) page on HBA Online and the [NYSHIP General Information Book](#).

For information on processing this transaction in NYBEAS refer to: [Suspending Coverage while on a Leave of Absence](#)

Q36: PTCP Qualifying Event & Consistency Rule - If an employee has family coverage (Spouse & dependents) would they be eligible to change to individual coverage if their spouse obtains new employment and enrolls into a family plan with their job. Would the spouse's new employment and subsequent enrollment

in a family qualify the employee to change to individual coverage under PTCP & Consistency Rules?

A36: If the employee is enrolled in Pre-Tax and their dependent becomes newly eligible for health insurance through employment, this is a PTCP qualifying event for the employee to:

- Remove the dependent from their NYSHIP coverage. If the dependent was the only covered dependent, the employee can change their Pre-Tax premium deduction from the Family to Individual rate.
or
- Cancel NYSHIP coverage and enroll in the dependent's other coverage. The employee can only do this if all covered dependents on the NYSHIP policy will be enrolling into the dependent's other coverage. The employee will need to submit proof of the PTCP qualifying event no later than 30 days after the dependent becomes eligible for other employer-sponsored health insurance coverage. If the employee is not enrolled in Pre-Tax Contribution Program, they can request to remove their dependents or cancel their NYSHIP coverage at any time during the year. No proofs will be required.

Productivity Enhancement Program

Q37: An employee at my agency is enrolled in the Opt-out Program but would like to change their enrollment into a NYSHIP plan with family coverage so that they can enroll in PEP. How would I process this transaction? Would I process CCO/DEP first then the PEP enrollment?

A37: In this situation, you would first process the Option Change and then the PEP enrollment. The change from Opt-out to coverage would be processed in NYBEAS as an Option Change (PLN/CHG). You may find instructions on how to process this transaction in the HBA Manual: [Change from the Opt-out Program to a NYSHIP Health Plan](#)

Video tutorials providing guidance on how to process a PEP Enrollment in NYBEAS can be found in the E-Learning section of HBA Online.: <https://www.cs.ny.gov/employee-benefits/hba/shared/e-learning/index.cfm>

It's worth noting that in the situation described the change to Family coverage would be processed as a late enrollment unless the dependent's other coverage was terminated and the enrollee is applying within 30 days of the loss of other coverage.

As a reminder, the PEP enrollment period ended November 30, 2020. If an employee has not already elected PEP, they will not be eligible to participate in the PEP during the 2021 plan year. However, an employee may change from the Opt-out Program to a NYSHIP plan without the PEP credit.

Q38: An employee submitted their PEP enrollment form during the PEP enrollment period of November 1, 2020 – November 30, 2020, but I was out of the office and unable to process the request prior to November 30th. How do I process this request now that the enrollment period has ended?

A38: The NYBEAS PEP Enrollment panel was open to HBA's for processing from November 2, 2020 through January 15, 2021. Video tutorials providing guidance on how to process a PEP Enrollment in NYBEAS can be found in the E-Learning section of HBA Online at <https://www.cs.ny.gov/employee-benefits/hba/shared/e-learning/index.cfm>.

You may also refer to [HBA Memo NY20-30: 2021 Productivity Enhancement Program \(PEP\)](#) for more information.

If you did not process the PEP enrollment within the set processing window please call the HBA Helpline.

Young Adult Option Open Enrollment

Q39: Is there somewhere to get the rates for YAO?

A39: YAO information, including rates, can be found here: <https://www.cs.ny.gov/employee-benefits/young-adult-option/ny/>

You may also find the 2021 YAO premium rates in the *2021 Rates & Information for Direct Pay Enrollees* flyer online at: <https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/rates/2021/ny-pe-direct-pay-rates-2021.pdf>.

Miscellaneous

Q40: Does EBD provide Medicare enrollment notification to employees that have terminated and/or retired? If so, does that notification also extend to spouses? Though our agency does provide such notification who are retiring - some of our retired employees who turned 65 post employment have indicated that they didn't get any notice from EBD.

A40: In an effort to stress the importance of enrolling in Medicare Part B when first eligible, the Employee Benefits Division sends a letter to each NYSHIP enrollee and eligible dependent approximately five months before their 65th birthday to explain their responsibility of enrolling in Medicare. We also communicate this information in numerous publications, including the NYSHIP General Information Book and the Empire Plan Reports, all of which are sent to the homes of our enrollees. These materials advise members they must enroll in Medicare Parts A and B when first eligible for Medicare coverage that is primary to NYSHIP. Additionally, [Medicare.gov](https://www.medicare.gov) advises enrollees that their retiree coverage with their employer may require them to enroll in Medicare.

Q41: If an active employee's domestic partner becomes eligible for Medicare and they do not enroll in Medicare Part B, will they still be reimbursed for the Medicare Part B premium even though they are enrolled through an active employee?

A41: Regardless of an enrollee's employment status, Medicare is primary for a domestic partner dependent who is age 65 or older. If an employee covers a domestic partner under age 65 who is Medicare eligible due to disability, NYSHIP is primary while the employee has coverage as an active employee; once they retire or otherwise terminate employment, Medicare becomes primary.

When a NYSHIP enrollee or covered dependent is considered Medicare-primary, NYSHIP will reimburse the policyholder for the enrollee's or covered dependent's Medicare Part B premium, provided reimbursement is not made by another source and the premium is not paid for by another entity, such as Medicaid.

Failure to enroll in Medicare could reduce or terminate the benefits available under NYSHIP. If an employee or dependent does not enroll in Medicare Part A and Medicare Part B when Medicare becomes primary to NYSHIP, they may be terminated from their NYSHIP coverage or subject to a reduction in benefits. The Empire Plan will not pay for any medical expenses that Medicare would have covered. Additionally, they will not be eligible for NYSHIP coverage under a NYSHIP Medicare Advantage HMO. For more information, refer to "[Medicare and NYSHIP](#)."

Q42: Where can I find more training for Health Benefits Administrators? I would like to learn more about NYBEAS processing and my responsibilities.

A42: For those people looking for additional training, there are training videos available on the E-Learning page of HBA Online: <https://www.cs.ny.gov/employee-benefits/hba/shared/e-learning/index.cfm>.

For a full listing of NYBEAS transactions and processing instructions visit the [NYBEAS Transactions](#) page of the [HBA Manual](#).

Q43: Will the Employee Benefits Division consider allowing more time for HBAs to process a retired employee's Sick Leave Credit information in NYBEAS? The keying window does not always allow enough time for the transaction.

A43: The Employee Benefits Division must qualify retirees for coverage in a timely manner to avoid retroactive premium billing. HBAs must key the sick leave credit information as soon as it is available to ensure new retirees are billed at the appropriate amount. Agencies are discouraged from processing an employee's retirement in NYSTEP or NYBEAS before the employee has left the payroll.