



## Department of Civil Service

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NY 21-37

**TO:** New York State Agency Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** 2022 Annual Option Transfer and Pre-Tax Contribution Program  
Election Period  
**DATE:** November 23, 2021

### Annual Option Transfer Period Dates

The 2022 Option Transfer and Pre-Tax Contribution Program (PTCP) Election Period for New York State employees is December 1, 2021 through December 31, 2021. 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, 2021. 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 December 1, 2021 or, after December 31, 2021.**

### 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 will result in a late enrollment waiting period when requesting NYSHIP coverage. Additionally, enrollees will be required to repay Opt-out incentive payments provided to them after the date of cancellation of their other employer-sponsored coverage.

## 2021/2022 Opt-out Incentive Payment Dates

Please refer to the chart below for the dates of the final 2021 incentive payment and first 2022 incentive payment, in accordance with each payroll cycle.

Employee's Payroll Cycle	Last Paycheck with 2021 Opt-out Payment	First Paycheck with 2022 Opt-out Payment
Administration Lag	12/22/21	1/5/22
Administration Current	12/08/21	12/22/2021
Institution Lag	12/16/21	12/30/2021
Institution Current	12/2/21	12/16/21
Triple Lag	12/30/21	1/13/22

## 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 2022 are:

- January 6, 2022 for employees on the Administration Payroll
- December 30, 2021 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 **December 1, 2021 through January 31, 2022**.

### NYBEAS Transactions Only Available During Annual Option Transfer Period<sup>1</sup>

Action / Reason	Description	Reason to Use Transaction
<b>PLN / CHG</b>	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).
<b>CCO / OPN</b>	Change to Individual Coverage during the Option Transfer Period	Used to process an employee's request to change from Family coverage to Individual coverage.
<b>CAN / OPN</b>	Cancel Coverage during the Option Transfer Period	Used to process an employee's request to voluntarily cancel their coverage.
<b>TAX/CHG</b>	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 12/1/21 – 12/31/21). 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 2022 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>) during the Option Transfer Period. 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.

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

## **Changes for NYSHIP HMO's**

CDPHP Service Area Expansion, Option Code 300:

Effective January 1, 2022, the service area for Capital District Physicians' Health Plan (CDPHP) Option Code 300 will be expanded into Lewis, Jefferson, and St. Lawrence counties. This service area expansion will apply to Commercial and Medicare Advantage Plan coverage.

Highmark Acquisition of BCBSWNY and BSNENY:

Highmark has acquired Blue Cross Blue Shield of Western New York and Blue Shield of Northeastern New York. Effective January 1, 2022, they will be known as Highmark Blue Cross Blue Shield of Western New York (067) and Highmark Blue Shield of Northeastern New York (069). This name change will apply to Commercial and Medicare Advantage Plan coverage. Both plans formerly operated under HealthNow.

### **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 an HMO or the Empire Plan (not necessary if changing from one HMO to another). You may reference HBA Memo NY21-20 "Communications Plan: Option Transfer Period for 2022" 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 2022 Rates.

Attachment