

2022 Option Transfer Period Webinar

Employee Benefits Division

December 13, 2021

Welcome to the 2022 Option Transfer Period Webinar



For employees of the State of New York, their enrolled dependents, COBRA enrollees with their NYSHIP benefits and Young Adult Option enrollees



Housekeeping

- Course time is 2PM 4PM
- A recording of today's presentation and a copy of the PowerPoint will be added to HBA Online
- If you have questions, send a message to "Everyone" in the WebEx chat box
- A live Question and Answer session will follow the presentation



Topics

- 1. Empire Plan Benefit Changes
- 2. HBA Worklists
- 3. Annual Option Transfer Period
- 4. Opt-out Program
- 5. Pre-Tax Contribution Program
- 6. Productivity Enhancement Program
- 7. Young Adult Option Open Enrollment
- 8. Summary
- 9. Resources





Message from Director; Jim DeWan

(518) 473-1977 James.DeWan@cs.ny.gov Daniel.Yanulavich@cs.ny.gov

Thank you! Please Review HBA Online for Information





- New ID Cards
- Surprise Bills
- Benefit Updates
- COVID-19 Related Benefits



New NYSHIP Benefit Cards

- Benefit cards are now being reissued for all Empire Plan members
 - Reissuance is expected to go into mid/late December
- This is to ensure compliance with new federal regulations
- Changes include new information on the front of the card, related to out-ofpocket costs. The member's ID number has not changed
- Plan members can use their new card immediately; there is no requirement to call the Empire Plan/register the card



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Empire Plan Individual Coverage Benefit Card





Empire Plan Family Coverage Benefit Card



The Empire Plan

123456789

JEANNIE EMPIRE PLAN ENROLLEE JOHN EMPIRE PLAN DEPENDENT PARTNER JANE EMPIRE PLAN DEPENDENT MICHAEL EMPIRE PLAN DEPENDENT JAMES EMPIRE PLAN DEPENDENT MARY EMPIRE PLAN DEPENDENT

In-network OOP Limits: Drug: \$XXXX, Non-Drug: \$XXXX (Ind); Drug: \$XXXX, Non-Drug: \$XXXX (Family) Non-network Combined Deductible: \$XXXX (Enrollee; Spouse/Partner; all Children combined) Non-network Combined Coinsurance Max: \$XXXX (Enrollee; Spouse/Partner; all Children combined) Physical Medicine Program Deductible: \$250 (Enrollee; Spouse/Partner; all Children combined) For enrollee services, precertification & provider relations, please call:

1-877-7-NYSHIP (1-877-769-7447)

For details on your health benefits, visit www.cs.ny.gov/ employee-benefits Providers: This card represents but does not guarantee enrollment in the New York State Health Insurance Program (NYSHIP) for Government Employees.

Submit hospital, skilled nursing facility and hospice claims to your local Blue Plan. Hospital and related services provided by Empire HealthChoice Assurance, Inc., a licensee of the Blue Cross and Blue Shield Association.



PPO BLUE CROSS PITAL ONLY PLAN 303 Blue Cross Prefb:: YLS

United Group# 030500 MultiPlan Deacon CVS caremark Bin# 004336

Submit medical provider claims in accordance with your participating provider agreement. Submit behavioral health provider claims to Beacon Health Options. All other non-hospital

providers call 1-877-769-7447 for information about eligibility, benefits and claims submission. In-network Drug OOP Limit does not apply to Empire Plan Medicare Rx enrollees.

Administered by the New York State Department of Civil Service



Important Note

- Benefit cards for active employees that are undeliverable will be sent to the enrollee's agency or to the Business Service Center
- Cards will not be forwarded by the post office; for example, if an enrollee recently moved to an address not yet updated in NYBEAS, the benefit cards will return to the agency or the BSC
- DCS encourages agencies to provide returned cards to enrollees when practicable. For more information, refer to HBA Memo NY21-34 Mass Reissuance of NYSHIP Benefit Cards



New NYSHIP Benefit Cards

- All NYSHIP Health Maintenance Organizations (HMOs) will also be reissuing benefit cards for the 2022 plan year to comply with federal law
- HMO enrollees should contact their HMO with any additional questions
- For more information, refer to <u>HBA Memo NY21-34 Mass Reissuance of</u> <u>NYSHIP Benefit Cards</u>



Surprise Bills

- No Surprises Act part of recent (December 2020) federal legislation
- The No Surprises Act will be effective January 1, 2022
- The new federal rules will expand protections nationwide. These will apply to certain services, including:
 - Out-of-network emergency services received at a hospital
 - Items and services provided by certain out-of-network providers at an in-network facility
- Plan members with questions should call The Empire Plan toll-free (1-877-769-7447)



LiveHealth Online

- As a reminder, LiveHealth Online is a telehealth service available 24 hours a day, 7 days a week
- **Update:** This service will continue to be covered in full for Plan members (no copay) through December 31, 2022
- To begin the process for remote care, go to <u>www.empireblue.com/nys</u>
- For questions or assistance, Plan members can call 1-888-548-3432 or (1-888-LiveHealth)



Diabetic Supplies – New Option

- Effective January 1, 2022, Empire Plan members can obtain certain diabetic supplies at a network pharmacy, with no out-of-pocket cost
- These supplies are: syringes, needles, alcohol swabs and gauze
- Empire Plan members can continue to obtain all diabetic supplies through the Medical Program, by contacting HCAP at 1-877-769-7447



2022 In-Network Out of Pocket Limits

- There is a limit on the amount an enrollee can pay for in-network services/supplies
- These limits change annually per federal guidance
- In 2022, the maximum amounts are as follows:

Empire Plan Program	Individual Coverage – Annual Limit	Family Coverage – Annual Limit
Hospital/Medical/MHSU	\$5,650	\$11,300
Prescription Drug	\$3,050	\$6,100
Total Limit	\$8,700	\$17,400



COVID-19 Benefits

Reminder:

HBA Online and the October 2021 Empire Plan Report have detailed information on COVID-19 benefit related topics



COVID-19 Benefits

- The federal public health emergency period was extended through January 15, 2022
- Currently all diagnostic tests, office visits, and urgent care or emergency department visits related to diagnosing COVID-19 are covered in full under The Empire Plan
- The COVID-19 vaccine is free, and available to persons age 5 and older. To find a vaccination site, go to: <u>www.vaccines.gov</u> or call 1-800-232-0233



COVID-19 Benefits

Resources for Support:

- The Empire Plan NurseLine
 - Available 24 hours a day, 7 days a week
 - Call The Empire Plan toll-free at 1-877-7-NYSHIP (1-877-769-7447)
 - Registered nurses can assist with health-related questions, including those about COVID-19
 - No additional cost/no copay for services.

NY Project Hope

- Emotional Support Hotline available 7 days a week, from 8:00am 10:00pm
- Call 1-844-863-9314
- No charge for services







- Empire Plan enrollees represented by PEF will have negotiated changes to their benefits effective January 1, 2022
 - Changes to co-payments for services and prescriptions, out-of-network deductible, and coinsurance maximum
- For more information, refer to the October 2021 Empire Plan Special Report



Program	In-Network Benefit	Copayment
	Office visit, office surgery, radiology, diagnostic laboratory testing, physical therapy, chiropractic treatment, occupational therapy, convenience care clinic visit	\$25
Medical/Surgical	Urgent care center visit	\$30
	Ambulatory surgical center visit	\$50
_	Licensed ambulance service	\$70
	Outpatient physical therapy	\$25
Hospital	Urgent care center visit, outpatient services for diagnostic radiology or diagnostic laboratory tests	\$50
•	Outpatient surgery	\$95
	Emergency department visit	\$100
Iental Health and	Mental health professional visit, outpatient services, outpatient substance use treatment	\$25
Substance Use	Emergency department visit	\$100
killed nursing facilit	ty visits will be covered up to 120 days. Each day of care in a skilled nursing facility counts as	s one-half

	Prescription Drug	y Program	
Drug Category	Copayment for up to a 30-Day Supply from a Network Pharmacy, the Mail Service Pharmacy or the Designated Specialty Pharmacy	Day Supply from a	Copayment for a 31- to 90- Day Supply from the Mail Service Pharmacy or the Designated Specialty Pharmacy
Level 1 Drugs or for Most Generic Drugs	\$5	\$10	\$5
Level 2 Drugs, Preferred Drugs or Compound Drugs	\$30	\$60	\$55
Level 3 Drugs or Non-Preferred Drugs	\$60	\$120	\$110

Note: Certain covered drugs do not require a copayment when using a network pharmacy. For exclusions and exceptions, please see your 2022 At A Glance publication.



2022 Combined Annual Deductible for some non-network services, including Basic Medical Program expenses, non-network expenses under the Home Care Advocacy Program and outpatient, non-network expenses under the Mental Health and Substance Use Program

	2021	2022
Enrollee	\$1,000	\$1,250
Enrolled Spouse/Domestic Partner	\$1,000	\$1,250
Dependent Children Combined	\$1,000	\$1,250
Reduced Amount for Enrollees** in Titles Equated to Salary Grade Six or Below	\$500	\$625

**And each deductible amount for their enrolled spouse/domestic partner and dependent children combined.





2022 Combined Annual Coinsurance Maximum for non-network Hospital Program coverage, Basic Medical Program coverage and non-network Mental Health and Substance Use Program coverage

	2021	2022
Enrollee	\$3,000	\$3,750
Enrolled Spouse/Domestic Partner	\$3,000	\$3,750
Dependent Children Combined	\$3,000	\$3,750
Reduced Amount for Enrollees** in Titles Equated to Salary Grade Six or Below	\$1,500	\$1,875



Completing HBA Worklists In NYBEAS



- It is your responsibility, as an agency's Health Benefits Administrator (HBA) to review your worklists in NYBEAS
- NYBEAS worklists are high priority lists of the work items an agency must complete
- Worklists are generated by different actions in NYBEAS (corrections, new hires, etc.)
- HBAs should review their worklists daily to ensure benefits are being administered correctly and premiums are being accurately billed



- The Correction Worklist is the most common worklist in NYBEAS
- When you send a correction to EBD to update an enrollee's record, the correction is loaded to a worklist for EBD to review
- Once EBD completes their process, NYBEAS will generate a worklist for the HBA
 - Correction Complete Worklist or Correction Invalid Worklist
- You must review these worklists to confirm no further action is required and to make sure that EBD corrected the enrollee's record appropriately



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 Worklists can be found in the top right corner of your NYBEAS window. Click Worklist

<u>Home</u>	<u>Worklist</u>
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Plan History Tracks history of rates, department data, broadcast message and other data	Allows for the processing
associated with NYSHIP.	coverage. Benefit Program Char
Flat Rate Summary	Cancel Enrollment
Review NYBEAS/NYSTEP JobCodes	Change Coverage
Department Data	Comments Corrections Requests



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HBA Worklists

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Department of Civil Service

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- It is your responsibility to complete every item on your worklists
- For each item on the worklist, you must "Work It" and then click the checkmark to mark the item worked
- If the check mark is not clicked, even if the item is "worked" and completed the item will continue to show up on their worklist and reports we run will show the item as outstanding
- Contact the HBA Help Line at (518) 474-2780 if you require assistance



Annual Option Transfer Period



Annual Option Transfer Period

- The annual Option Transfer Period and the Pre-Tax Contribution Program (PTCP) Election Period now run concurrently
- The 2022 Option Transfer Period and PTCP Election Period will run from December 1, 2021 - December 31, 2021



Annual Option Transfer Period

- Employees who wish to request a change during the 2022 Option Transfer Period must complete and submit a Health Insurance Transaction Form (PS-404) by December 31, 2021
- Find more information on processing deadlines in: <u>HBA Memo NY21-37 2021</u> 2022 Annual Option Transfer and Pre-Tax Contribution Program Election Period



The annual Option Transfer Period allows NYSHIP enrollees to:

Change their PTCP election

Change their plan option for the upcoming year Enroll in the Optout Program, if eligible Make certain changes to their NYSHIP coverage



Change their PTCP election

- From Pre-Tax to After-Tax
- From After-Tax to Pre-Tax

Note: No action is required from employees who wish to keep their current PTCP status



Change their plan option for the upcoming year

- Enrollees can change their NYSHIP plan option for the 2022 plan year during the 2022 Option Transfer Period
- Enrollees cannot change their plan option outside of the annual Option Transfer Period unless they experience a qualifying life event that allows for the change

Change of NYSHIP Plan Option

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



Enroll in the Opt-out Program, if eligible

- Employees who participated in the Opt-out Program during the 2021 plan year who are still eligible and wish to remain enrolled during the 2022 plan year are not required to take action
- Employees who did not participate in the Opt-out Program during the 2021 plan year must have been continuously enrolled in a NYSHIP plan option since April 1, 2021 (or since first eligible for NYSHIP if after April 1st) to opt-out for the 2022 plan year



Make certain changes to their NYSHIP coverage

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



Make certain changes to their NYSHIP coverage (that may require late enrollment waiting period)

- New enrollment in NYSHIP coverage
- Change from Individual to Family coverage
- Add dependent(s) to existing Family coverage



The Annual Option Transfer Period Is <u>Not</u> An Open Enrollment Period



Not Open Enrollment

- The annual Option Transfer Period is not a time for employees to freely enroll in coverage or for enrollees to freely add dependents to their coverage without a waiting period
- Previously-eligible employees who request enrollment during the annual Option Transfer Period will be subject to late enrollment waiting periods
- Enrollees who request to add previously-eligible dependents to their NYSHIP coverage will be subject to late enrollment waiting periods before coverage for a dependent may begin
- Coverage changes subject to a late enrollment waiting period will take effect on the first day of the fifth payroll period following the payroll period in which the request was made



Not Open Enrollment

Absent a qualifying event, requests to enroll in NYSHIP coverage during the annual Option Transfer Period will be subject to late enrollment waiting periods Absent a qualifying event, requests to add dependents to NYSHIP coverage during the annual Option Transfer Period will be subject to late enrollment waiting periods

Employee's coverage will begin after a five payroll period wait Dependent's coverage will begin after a five payroll period wait



Not Open Enrollment

- When enrolling in NYSHIP coverage or adding dependent(s) to existing NYSHIP coverage <u>after experiencing a qualifying event that allows for the</u> <u>change</u>, coverage will begin based on the date the employee submits a request
- If an employee submits a request:
 - 30 days or fewer after a qualifying event that allows for the change, coverage will be effective the date of the qualifying event
 - More than 30 days after a qualifying event that allows for the change, coverage will be effective after a 5 pay period waiting period



What Is My Role As A Health Benefits Administrator (HBA)?



- Stay up-to-date with HBA Online announcements
 - HBA Memo NY21-03 Email Distribution List for NYSHIP Health Benefits Administrators
 - HBA Memo NY21-20 Communications Plan: Option Transfer Period for 2022
- Notify employees about the Option Transfer Period
- Refer employees to the *Health Benefits & Option Transfer* section of NYSHIP Online



December 13, 2021

- Distribute *Choices* publications to enrollees upon request
- Assist employees with completing option transfer requests
 - Deadlines
 - Required forms
- Advise employees they can submit requests through the MyNYSHIP Self-Service Portal



- Active NYS employees can submit online requests for a change of their health insurance option through MyNYSHIP (www.cs.ny.gov/mynyship)
- All other health insurance changes (including Opt-out Program election) must be submitted to the HBA for processing
- Refer to memo NY07-39 for information about MyNYSHIP
- Refer to HBA Memo NY19-24 for enrollees who have difficulty in accessing MyNYSHIP through their NY.gov ID



HBA Online

hba_online penefits resource center
You Should Know
Easy Reference
Publications & Forms
HBA Memos
Policy Memos
Phone Numbers / Links
Meetings & More
Health Plan Choices
HBA Manuals
E-Learning
HIPAA Privacy Information
Site Map
Contact Us / Disclaimer
NYSHIP Home
NYSHIP Home

You Should Know

All

Option Transfer 2022 for Active NY Enrollees

Earlier this fall, we mailed Active NY enrollees a copy of 2022 Planning for Option Transfer, a flyer that provides an overview of the health plan-related programs and options available in 2022 under NYSHIP.

E Health Insurance Choices for 2022, which details the benefits, services and programs available to NYSHIP enrollees under The Empire Plan and NYSHIP HMOs, is now available online. A supply of this publication is also being shipped to agencies. Please provide a copy to any enrollee who requests one, since they are not mailed to homes.

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Search

Also available online is the E Health Insurance Choices for 2022 Supplement, a companion document to Choices compiled for active employees represented by Council 82 (C-82). It includes information about 2022 Empire Plan benefits, including copayments, coinsurance and deductibles, and is intended to be utilized in place of pages 13-23 in Choices. Please provide a copy to any C-82 enrollees who request a copy of Choices.

For more information on *Planning for Option Transfer, Choices,* the *Choices Supplement* or rates/option transfer deadline publications (to be mailed to enrollee homes later this fall), see HBA memo NY21-20.





HBA Online







NYSHIP Online

nyshiponline Employee Benefits Division Department of Civil Service
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

Health Benefits

Rates and Health Plan Choices - Information on your health insurance options under NYSHIP.

E 2021 At A Glance - Easy to access benefits summary that can answer most of your general questions.

NYSHIP General Information Book - General eligibility and enrollment rules and information.

Empire Plan Health Insurance Certificate - Detailed description of the benefits and plan requirements.

Empire Plan Health Insurance Certificate Amendments

2021 Empire Plan Advanced Flexible Formulary - Comprehensive Formulary - October 2021

Particle Plan Advanced Flexible Formulary - Preferred Drug List - January 2022

2021 Empire Plan Advanced Flexible Formulary - Preferred Drug List - October 2021

Empire Plan Providers, Pharmacies and Services

Forms - Empire Plan Claim Forms, Non-Participating Provider Claim Forms and Administrative Forms.





NYSHIP Online

Option Transfer Information for Employees of New York State Agencies (NY)

During the annual Option Transfer Period, health insurance options may be changed for any reason. Changes may be made outside the designated Option Transfer Period only under certain circumstances. These circumstances are in the "Your Options Under NYSHIP" section of the NYSHIP General Information Book.

NYSHIP enrollees with retiree benefits are permitted to change health insurance options at any time, once during a twelve-month period. This replaced the earlier policy that allowed option changes only during the 30-day Option Transfer Period at the end of each year.

Benefits will be affected by changing options. By changing options, coverage may be substantially different.

NYSHIP Plan Comparison - Select the counties in which you live and work and see a side-by-side benefit comparison of the plans available to you.



CHOICES FOR 2022

2022 NYSHIP Rates & Deadlines
 Effective January 1, 2022

2022 Health Insurance Choices



2022 Rates & Information for Direct Pay Enrollees

(Includes rates For Leave Without Pay (LWOP) status



Department of

Civil Service

STATE OF

DPPORTUNITY



- Review Option Transfer requests and documents submitted by employees at the time of collection
 - Review before you attempt to process in NYBEAS to prevent delays
- Update NYBEAS within the keying window timeframes as provided by EBD
 <u>NYBEAS Annual Option Transfer Period Keying Window and Retroactivity Dates</u>
- 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



NYBEAS Transactions Only Available During the Annual Option Transfer Period Keying Window from December 1, 2021 through January 31, 2022			
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 plan option	
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"	
		NEW YORK STATE OF OPPORTUNITY. Department of Civil Service	

Annual Option Transfer Period – Resources

Resource	Purpose
HBA Memo NY21-37	2021 Annual Option Transfer and Pre-Tax Contribution Program Election Period
NYBEAS Annual Option Transfer Period Keying Window and Retroactivity Dates	Transactions must be entered by HBAs according to this schedule
HBA Memo NY19-32	Pre-Tax Contribution Program (PTCP) Election Period Changes Beginning with Tax Year 2020
HBA Memo NY21-20	Communications Plan: Option Transfer Period for 2022
HBA Manual - Option Changes	Option Changes page of HBA Manual



Annual Option Transfer Period – Resources

Resource	Purpose
NYSHIP Online	Information on the 2022 Option Transfer Period
Planning for Option Transfer for 2022	Information on the 2022 Option Transfer Period
Health Insurance Choices for 2022	Information on Empire Plan and NYSHIP HMOs
Health Insurance Choices Supplement	Companion document to 2022 Health Insurance Choices (Choose the group on HBA Online)
NYSHIP Rates & Deadlines for 2022	Provides the 2022 premium costs of each NYSHIP plan option (Choose the group on HBA Online)



The Opt-out Program



- During the 2022 Option Transfer Period, employees may be able to make the following changes to their NYSHIP plan option:
 - Change from a NYSHIP plan option (The Empire Plan or a NYSHIP HMO) to the Opt-out Program (if eligible)
 - Change from the Opt-out Program to a NYSHIP plan option
 - Cancel enrollment in the Opt-out Program



- Elections to participate in the Pre-Tax Contribution Program (PTCP) cannot be made while enrolled in the Opt-out Program
- If you receive these type of requests during the 2022 Option Transfer Period, please advise the employee that they cannot participate in the PTCP while enrolled in the Opt-out Program as there is no health insurance premium deduction



- Employees who participated in the Opt-out Program during the 2021 plan year <u>who are still eligible</u> and wish to remain enrolled during the 2022 plan year are not required to re-enroll during the Option Transfer Period
 - Enrollment will continue automatically
- Employees who participated in the Opt-out Program during the 2021 plan year who are no longer enrolled in other employer-sponsored group health insurance coverage must notify their HBA



- NYSHIP enrollees who wish to change from a NYSHIP plan option to the Optout Program must submit a PS-404 Health Insurance Transaction Form and a PS-409 Opt-out Attestation Form by December 31, 2021
- Opt-out Program enrollees who wish to change from the Opt-out Program to a NYSHIP plan option must submit a PS-404 by December 31, 2021
- Opt-out Program enrollees who wish to disenroll from the Opt-out Program must submit a PS-404 by December 31, 2021



What Is The Opt-out Program?



- The Opt-out Program allows NYS employees who are enrolled in other employer-sponsored health insurance to "opt out" of NYSHIP coverage and receive an incentive payment
- Incentive payments are prorated and credited to an enrollee's bi-weekly paycheck
 - Cannot be paid in a lump sum
 - Are considered taxable income



December 13, 2021

Opt-out Program Incentive Payments

Opt-out Individual Coverage

Opt-out Family Coverage

Enrollee receives \$1,000 annually (\$38.47 per biweekly paycheck)

Enrollee receives \$3,000 annually (\$115.39 per biweekly paycheck)



Eligibility Requirements for the Opt-out Program

Must be a NYS employee (Employees represented by GSEU or UUP are not eligible) Must be eligible for NYSHIP coverage with the employer contribution

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



What is other employer-sponsored group health insurance coverage?

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

Health insurance coverage through the United States Department of Veterans Affairs

PS-409 Opt-out Attestation Form



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

Yes it can if the other NYSHIP coverage is through a spouse's, domestic partner's, or parent's employment with a NYSHIP Participating Agency or Participating Employer* No it cannot if the other NYSHIP coverage is through a spouse's, domestic partner's, or parent's employment with New York State <u>No it cannot</u> if the other NYSHIP coverage is through the employee's other employment with a New York State agency, Participating Agency, or Participating Employer

*Only eligible for the Individual incentive payment



- The following people are <u>not eligible</u> for the Opt-out Program
 - UUP employees
 - GSEU employees
 - NYS retirees



- Eligible employees may enroll in the Opt-out Program only when they are newly eligible for NYSHIP benefits or during the annual Option Transfer Period
- There are no qualifying life events to enroll in the Opt-Out Program



Which Employees Can Enroll During The 2022 Option Transfer Period?



Enroll in the Opt-out Program during the Annual Option Transfer Period

- Employees who did <u>not</u> participate in the Opt-out Program during the 2021 plan year must have been continuously enrolled in a NYSHIP plan option since April 1, 2021 (or since they first became eligible for NYSHIP if that date is after April 1, 2021) to opt-out for the 2022 plan year
- Enrollment in other employer-sponsored group health insurance coverage <u>must</u> begin no later that January 1, 2022



Enroll in the Opt-out Program (Family) during the Annual Option Transfer Period

- If employees request to opt-out of NYSHIP Family coverage, they must have been continuously enrolled in NYSHIP Family coverage since April 1, 2021 (or since first eligible for NYSHIP if after April 1st) to receive the Family incentive payment in 2022
- NYSHIP enrollees who changed from Individual coverage to Family coverage during the plan year within 30 days of a qualifying event are also eligible to enroll in Family Opt-out during the 2022 Option Transfer Period. However, if Family coverage became effective after April 1, 2021 and their dependent experienced a late enrollment waiting period, they will not be eligible for the higher incentive payment



What Changes May Opt-out Program Enrollees Make Outside Of The Annual Option Transfer Period?



- Employees who participate in the Opt-out Program may change from the Optout Program to a NYSHIP health plan during the annual Option Transfer Period
- Outside of the Option Transfer Period, enrollees can only change from the Optout Program to a NYSHIP plan option when they experience a PTCP qualifying event
 - The employee must submit a request no later than 30 days after a PTCP qualifying event



- If a request is submitted due to loss of other coverage, and is received within 30 days from the date the employee's other coverage ended, HBAs must process a PLN/SPC transaction
- If a request is submitted due to loss of other coverage, and is received later than 30 days since the loss of other coverage, cancel the Opt-out incentive payment by processing a CAN/VOL and then process an ENR/REG transaction
 - Opt-out incentive payments will end and any payments the enrollee should not have received will be recouped retroactively
 - Enrollment in NYSHIP plan option will be effective after a late enrollment waiting period



- There is no qualifying life event to change an Opt-out status from Individual to Family
- When an Opt-out Program enrollee is collecting the Individual incentive payment, they are <u>not</u> eligible to change to the Family incentive payment when they acquire a newly eligible dependent
- If an Opt-out Program enrollee is collecting the Individual incentive payment and then acquires a newly eligible dependent, they may enroll in NYSHIP Family coverage if requested within 30 days of the qualifying event, and the enrollee can then apply for Family Opt-out during the next annual Option Transfer Period



Opt-out Program - Example

- John Smith is collecting the Individual Opt-out Program incentive payment. On September 1, 2021, his spouse gives birth to their newborn baby. John Smith submits a request to his HBA on September 23, 2021 to change from Individual Opt-out to Family coverage under The Empire Plan to cover himself, his spouse, and his newborn. John Smith's has effectively submitted a request and his change to Family coverage under The Empire Plan is effective September 1, 2021.
- As long as John is continuously enrolled in NYSHIP Family coverage from the date his dependent first became eligible (September 1, 2021) through the end of the 2021 plan year, he may elect to Opt-out of NYSHIP coverage and receive the Family incentive payment for the 2022 plan year during the 2022 Option Transfer Period (assuming all other Opt-out Program eligibility requirements are still met)



Opt-out Program enrollees will be dis-enrolled when they:

- Lose eligibility (includes retirement)
- Request to cancel enrollment or change to a NYSHIP plan during the annual Option Transfer Period
- Request to cancel enrollment or change to a NYSHIP plan outside of the annual option transfer period after experiencing a PTCP qualifying event and submitting a request no later than 30 days

HBA Responsibility: If an employee requests to change from the Opt-out Program to a NYSHIP plan option outside of the Option Transfer Period due to a loss of other coverage, you must confirm when their other coverage ended



Is An Employee On A Leave Of Absence Eligible For Incentive Payments?



Opt-out Program – Leave of Absence

- An enrollee in a leave status that is <u>eligible for NYSHIP coverage with an employer</u> <u>contribution</u> will remain eligible for the Opt-out incentive payments for the period they are out on leave
- Although the enrollee is still eligible for incentive payments, they will not receive the payments until they are added back to the payroll
- Retroactive incentive payments will be paid with the current payroll period's incentive payment once the enrollee is added back to the payroll



Opt-out Program – Leave of Absence

- An enrollee in a leave status that is <u>not eligible for NYSHIP coverage with an</u> <u>employer contribution</u> is not eligible for the Opt-out incentive payments for the period they are out on leave
- Incentive payments will resume when the enrollee is added back to the payroll
- The enrollee will **not** receive retroactive incentive payments for the period they were out on leave



Opt-out Program – Leave of Absence

Employee Share

- Family and Medical Leave
 Act
- Paid Family Leave
- Workers' Compensation
- Disciplinary suspension pending hearing*
- M/C IPP Short-Term Disability

Full Share

- Leave Without Pay
- M/C IPP Long-Term Disability
- Disciplinary suspension post hearing

No Cost

- Military Leave
 - Individual coverage is canceled
 - Family coverage continues for dependents only at no cost

*PBA and PIA members placed on disciplinary suspension, pending hearing, must pay full share.



What Is My Role As A Health Benefits Administrator (HBA)?



Opt-out Program – HBA Role

- Advise employees they cannot participate in the PTCP while enrolled in the Opt-out Program
- Instruct employees that wish to enroll or make changes to their enrollment in the Opt-out Program that they must submit a PS-404 by December 31, 2021
- If an employee requests to enroll in the Opt-out Program, verify that enrollment in other employer-sponsored group health insurance coverage begins no later than January 1, 2022
- If an employee requests to change from the Opt-out Program to a NYSHIP plan option, confirm when their other employer-sponsored group health insurance coverage ended and update NYBEAS accordingly



Opt-out Program – Resources

Resource	Purpose	
HBA Memo NY 19-31	Health Insurance Opt-out Program, 2019 Revision	
PS-404 Health Insurance Transaction Form	Employee must complete form to elect Opt-out Program	
PS-409 Opt-out Attestation Form	Employee must complete form to prove enrollment in other employer-sponsored health insurance	
HBA Manual - Opt-out Program	Opt-out Program Page of HBA Manual	





- The 2022 Option Transfer Period and PTCP Election Period will run from
 December 1, 2021 December 31, 2021
- During the 2022 Option Transfer Period, NYSHIP enrollees may:
 - Change their tax status for NYSHIP premium deduction
 - Make changes to their NYSHIP coverage that will affect their biweekly premium deduction for the upcoming plan year



- Employees who currently participate in the PTCP are not required to re-enroll in the PTCP during the Option Transfer Period
 - No action is required from employees who wish to keep their current tax status
- Employees who wish to request a change to their tax status or a change to their NYSHIP coverage must submit a Health Insurance Transaction Form (PS-404) by December 31, 2021



What Is The Pre-Tax Contribution Program (PTCP)?



- The Pre-Tax Contribution Program (PTCP) allows an enrollee to have NYSHIP premiums deducted from their wages before taxes are withheld, which may lower the enrollee's tax liability
 - An enrollee's NYSHIP premium is subtracted from their taxable income, so they pay income taxes based on a lower income
- When an enrollee elects to participate in the PTCP, they are agreeing to have the same pre-tax premium amount deducted from their bi-weekly paychecks for the entire year



- Outside of the annual Option Transfer Period, enrollees cannot make changes to their NYSHIP coverage or plan option that will cause a change in their pretax premium deduction, unless they experience a PTCP qualifying event that allows for the change
- The PTCP qualifying event must affect eligibility for health benefits and the requested change must be consistent with the event
- Requests must be submitted no later than 30 days after experiencing a PTCP qualifying event



Eligibility Requirements for the PTCP

Must be an actively working NYS employee

Must be receiving a regular paycheck

Must have NYSHIP premiums deducted from NYS paycheck



When Can Enrollees Change Their Tax Status?



- Eligible employees may elect to participate in the PTCP when they are newly eligible for NYSHIP benefits
 - Newly eligible employees must submit a Health Insurance Transaction Form (PS-404) before the end of their new hire waiting period
- Eligible employees may elect to participate in the PTCP during the annual Option Transfer Period
 - Employees newly electing to participate during the during the 2022 Option Transfer Period must submit a PS-404 by December 31, 2021

12. ELECT	OR DECLINE COVERAGE	
A. Choose a Pre-Tax election		
1. Elect Pre-Tax Status for Premium deduction 2. 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		



- Once a NYSHIP enrollee elects to participate in the PTCP, they may only change their tax status election during the annual Option Transfer Period
- To change tax status during the 2022 Option Transfer Period, an enrollee should complete Box 15 on the PS-404 and submit it by December 31, 2021
- Enrollees that make no election change will remain in their current status

15. ENTER ANNUAL OPTION TRANSFER REQUEST(S) BELOW				
Change NYSHIP Option	Change to: Empire Plan	HMO Code	HMO Name:	
Elect Opt-out (NYS Medical only)	Individual Opt-out	Family Opt-out	If choosing Opt-out, you must also complete the PS-409 Opt-out Attestation Form.	
Change Pre-Tax Status	Change to: Pre-Tax	After-Tax	Submit during the Pre-Tax Contribution Program Election Period	



When Can PTCP Enrollees Make Changes To Their NYSHIP Coverage?



Mid-year changes in pre-tax deductions resulting from a change in <u>coverage</u> 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
- Requested no later than 30 days after the qualifying event



Examples of PTCP Qualifying Events

Change in family status (e.g. marriage, birth, death, or divorce)

Change in residence or worksite that affects eligibility Significant change in health benefits and/or premium

Leaves of absence

Judgment, decree, or order to provide health benefits to eligible dependents

Change in Medicare or Medicaid eligibility



December 13, 2021

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

The pre-tax qualifying event must affect eligibility for health benefits, and a request for a change in pre-tax health insurance deductions due to a pre-tax qualifying event must be consistent with the event and made within 30 days of the event (or within the waiting period if newly eligible). Delays may be expensive.

Department of Civil Service

PTCP Consistency Rule

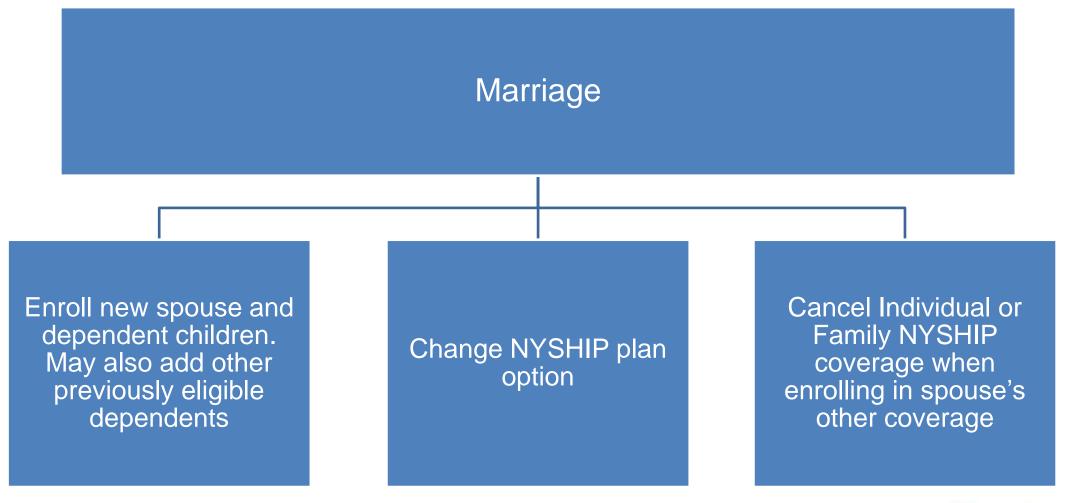
 To make a mid-year change in pre-tax deduction, the PTCP qualifying event must result in a change in status that affects eligibility for coverage under an employer's plan, and the change must be on account of and correspond with the PTCP qualifying event



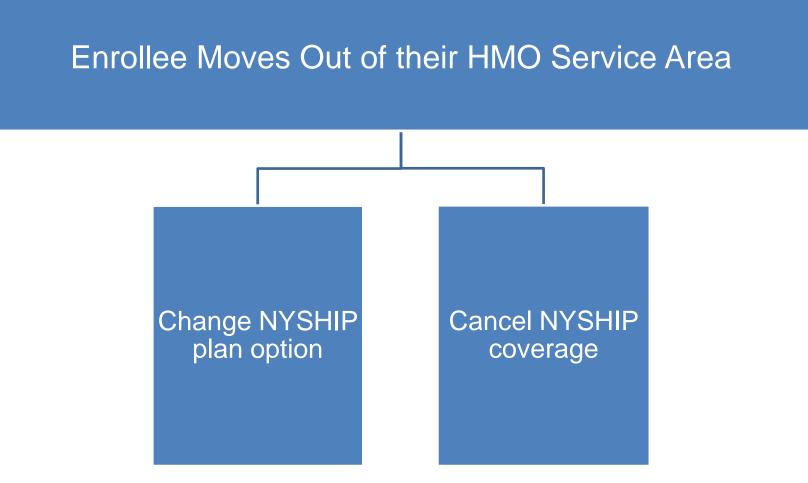
PTCP Consistency Rule Example

 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

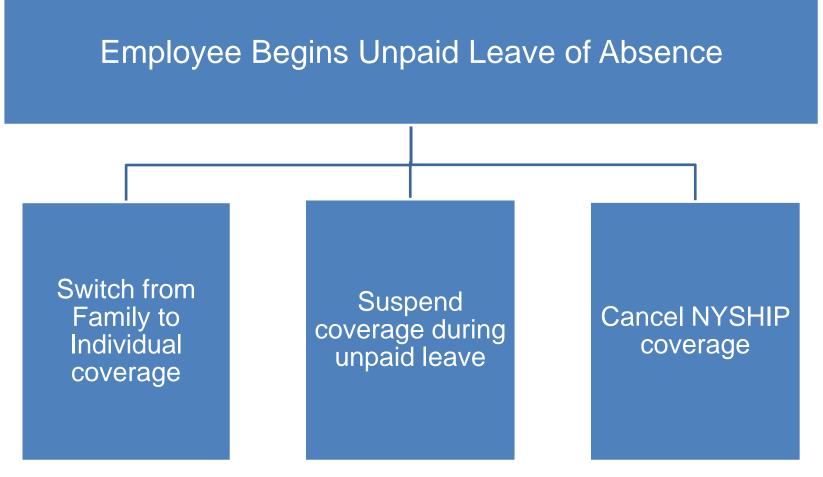














Employee Returns From Unpaid Leave

Re-enroll in coverage that was suspended during unpaid leave



What Is My Role As A Health Benefits Administrator (HBA)?



Pre-Tax Contribution Program – HBA Role

- Advise employees who wish to request a change to their tax status and PTCP enrollees who wish to request a change to their NYSHIP coverage that they must submit a PS-404 by December 31, 2021
- Inform PTCP enrollees they cannot make changes to their NYSHIP coverage or plan option outside of the Option Transfer Period that will cause a change in their pre-tax premium deduction, unless they experience a PTCP qualifying event that allows for the change
- If employees elect to participate in the PTCP, advise them they cannot change their tax status election until the next Option Transfer Period



December 13, 2021

Pre-Tax Contribution Program – HBA Role

Inform employees about the Pre-Tax Contribution Program (PTCP)

- Difference of Pre-Tax and Post-Tax
- PTCP Qualifying Events
- Consistency Rule

Ensure that requests made outside of the Option Transfer Period are submitted no later than 30 days after a PTCP qualifying event

 Cannot process a change to pre-tax deduction amount if the request is submitted outside of the Option Transfer Period or later than 30 days after a PTCP qualifying event



PTCP – Resources

Resource	Purpose
PS-404 Health Insurance Transaction Form	Employee must elect Pre-Tax or After-Tax when enrolling in NYSHIP coverage
Policy Memo 143: Pre-Tax Contribution Program	Administration of PTCP for New York State employees (review attachment for list of PTCP qualifying events and consistency rule)
HBA Memo NY 19-32	Pre-Tax Contribution Program (PTCP) Election Period Changes Beginning with Tax Year 2020
HBA Manual - PTCP	PTCP Page of HBA Manual
NYSHIP General Information Book	Refer to GIB for PTCP information and list of PTCP qualifying events



December 13, 2021

PTCP Qualifying Events and Consistency Rule

 For a listing of PTCP qualifying events and allowable changes, please refer to <u>Policy Memo 143: Pre-Tax Contribution Program</u>

Type Event		Permissible Changes
Newly Eligible Dependents	Marriage Add Federally-Qualified Domestic Partner	 Enroll new spouse/domestic partner and dependent children Drop individual or family coverage when enrolling in spouse/domestic partner's plan
Dependents	Newborn Child Adoption Other Newly Eligible Child	 Enroll newly eligible dependents and previously eligible dependents
Newly Ineligible Dependents	Divorce Death of Dependent Domestic Partnership Termination Child Exceeds Age Limit	Drop coverage ONLY for dependents losing eligibility
Newly Eligible New Job (Benefits-Eligible) For Benefits Newly Benefits-Eligible (Existing Job) (Employee)		Enroll employee and all eligible dependents
Newly Eligible For Benefits (Dependent)	New Job (Benefits-Eligible) Newly Benefits-Eligible (Existing Job)	 Drop coverage ONLY for employee and/or dependents newly enrolled in dependent's plan

Newly Ineligible For Benefits (Dependent)	Dependent Job Loss Dependent Becomes Benefits- Ineligible	 Enroll employee and/or dependents previously covered by dependent's plan
Residence or	Employee Moves Into HMO Service Area	 Elect newly available coverage option
Employment Site Change Employee Moves Out of HMO Service Area		Elect new coverage optionDrop coverage
	Significant Cost Increase Significant Reduction of Coverage	Elect new coverage optionDrop individual or family coverage
Significant Cost or Coverage Change	Significant Cost Decrease Significant Improvement in Coverage	 Change coverage option Switch from individual to family coverage Continue coverage at lower cost
U U	Significant Improvement in Coverage Offered to Dependent	 Drop coverage ONLY for employee and/or dependents newly enrolled in dependent's plan



Another helpful resource for HBAs and enrollees is the <u>Pre-Tax Contribution</u> <u>Program Fact Sheet</u> which can be found in <u>HBA Memo NY 19-32</u>

Choosing to Participate in PTCP	Declining Participation in PTCP
(Pre-Tax Deductions)	(Post-Tax Deductions)
The PTCP is a voluntary program in which your share of the health insurance premium is deducted from your wages <i>before</i> taxes are withheld. Participating in this program may lower your tax liability, but you are also restricted from making changes to your biweekly health insurance deduction amount in certain circumstances.	If you decline to participate in PTCP, your share of your health insurance premium is deducted from your wages <i>after</i> taxes are withheld. By not participating in this program, you have greater flexibility to make changes to your biweekly health insurance deduction amount.
This means in exchange for the tax benefit of having your health insurance deductions taken on a before tax basis, you agree to limitations on changes you can make to your NYSHIP pre-tax deductions during the plan year, in accordance to both NYSHIP and IRS rules.	This means in exchange for having your health insurance deductions taken on a post-tax basis with no tax benefit, you have greater flexibility to make changes to your NYSHIP coverage as long as it is consistent with NYSHIP rules.
Tax Savings for Employees in PTCP	Tax Impact for Employees Not in PTCP
Contributions to your health insurance premium are made before wages are withheld, effectively reducing your income by the amount of your contribution. Therefore, you pay taxes based upon a lower salary amount.	Contributions to your health insurance premium will be made after wages are withheld. This does not effectively reduce your income; therefore, you pay taxes based upon a higher salary amount (than the one on which your taxes would be based had you enrolled in the program).
These salary-based taxes include Federal income tax, Social Security tax, and most State and local income tax. The amount you save in taxes will depend on the amount of your income, your health insurance premium and the number of withholding allowances that you claim on your taxes.	These salary-based taxes include Federal income tax, Social Security tax, and most State and local income tax.
Contact your tax professional for more information about how participation in PTCP will affect you.	

I	ENROLLED IN PRE-TAX CONTRIBUTION PROGRAM				
		(Pl	RE-TAX)	1	
Coverage Type	REQUEST TYPE	DID YOU EXPERIENCE A PTCP QUALIFYING EVENT?	WAS THE REQUEST MADE WITHIN 30 DAYS OF THE PTCP QUALIFYING EVENT?	WHAT HAPPENS	
Individual	Change to Family Coverage	Yes	Yes	The change to Family coverage can be processed and the entire health insurance family premium will be deducted at pre-tax.	
Individual	Change to Family Coverage	Yes	No	The change to Family coverage can be processed. The individual portion of Family premium will be deducted at pre-tax and the dependent portion of Family premium will be deducted at post- tax. NYSHIP Late Enrollment rules apply.	
Individual	Change to Family Coverage	No	n/a		



Productivity Enhancement Program (PEP)



Productivity Enhancement Program - PEP

- The PEP Enrollment Period is separate from the annual Option Transfer Period PEP enrollments should be processed before Option Transfer Period requests
- The 2022 PEP Enrollment Period ran from **November 1 November 29, 2021**
 - Subject to change each year
- NYSHIP enrollees must elect PEP during the 2022 PEP Enrollment Period to participate for the 2022 plan year
- Enrollees that did not submit a PEP enrollment form by November 29, 2021, are not eligible to participate in PEP the 2022 plan year





Productivity Enhancement Program

- The Productivity Enhancement Program (PEP) is an Attendance and Leave (A&L) benefit established through collective bargaining
- Under PEP, eligible full- and part-time employees of New York State who are Management/Confidential or represented by CSEA, DC-37, PEF or UUP; Legislature and UCS may exchange previously accrued annual and/or personal leave for a credit to be applied toward their employee share of their 2022 NYSHIP premium



Productivity Enhancement Program

- 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
 - An employee must have at least 8 days remaining of combined annual and/or personal leave after forfeiture in order to be eligible
 - Leave accruals forfeited for PEP will not be returned when an enrollee is no longer eligible for PEP (separate from state service, retire, etc.)



2022 PEP - Example

Full-time employees in positions at or equated to Salary Grade 17 and below:		
Employee Group	Forfeited Days	Annual NYSHIP Credit
CSEA, DC-37, PEF Non-Teachers and Management/Confidential;* Legislature	3 6	\$600 \$1,200
PEF Institution Teachers ¹	1 2 3 4 5 6	\$200 \$400 \$600 \$800 \$1,000 \$1,200



2022 PEP - Example

Full-time employees in positions at or equated to Salary Grade 18–24 (through grade 23 for Management/Confidential; Legislature):		
Employee Group	Forfeited Days	Annual NYSHIP Credit
CSEA, DC-37, PEF Non-Teachers and Management/Confidential;* Legislature	2 4	\$600 \$1,200
PEF Institution Teachers ¹	1 2 3 4	\$300 \$600 \$900 \$1,200



2022 PEP - Example

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

United University Professions (UUP) full-time employees ³ in the following positions:		
Employee Group	Forfeited Days	Annual NYSHIP Credit
Employees earning at or below \$72,366 annually	3 6	\$600 \$1,200
Employees earning above \$72,366 and below \$103,413 annually	2 4	\$600 \$1,200



What Is My Role As A Health Benefits Administrator (HBA)?



- Stay up to date with NYS Department of Civil Service Memos
 - Attendance & Leave posts an annual memo providing PEP information and PEP enrollment period dates
 - Once Attendance & Leave posts their PEP Memo, EBD sends out an HBA Memo regarding the processing of PEP



- Advise employees who wish to participate in PEP that they must submit a PEP enrollment form by <u>November 29, 2021</u>
- NYS agencies are responsible for distribution and retention of PEP enrollment forms and for the coordination between the agency personnel office and the HBA
- An agency's attendance and leave office must first review an employee's eligibility for PEP prior to forwarding the application to the HBA
- HBAs should process PEP enrollments once they have confirmation from their agency's attendance and leave office that accruals have been taken for PEP



 Agencies personnel and the HBA should make sure to complete appropriate section of PEP enrollment forms

For Agency Personnel Office Only:		
Employee's payroll/employment percentage:	Salary Grade: Total numb	er of days forfeited:
Hours of leave deducted from employee's balance:		
Vacation Personal Date		
Verification of eligibility. I certify that this applica	eets the eligibility criteria necessary for	participation in this program.
Name Ti	····· ································	F
SignatureDa		
For Health Benefits Administrators Only:		
Date Processed		
Biweekly Health Insurance Premium Contribution C	:	
Name		
SignatureDa		



- PEP enrollments should be processed before you begin to process Option Transfer Period requests
- The NYBEAS PEP Enrollment panel will be open to HBAs for processing November 1, 2021 through December 31, 2021
- Since the transaction to enter the PEP credit cannot be keyed until after the certification of the accrual adjustment, coordination with staff handling your agency's attendance and leave function is key to PEP credit processing



- For questions related to PEP eligibility, calculation of PEP credits, or enrollment period dates please contact the attendance and leave office
 - Phone: at 518-457-2295,
 - Website: www.cs.ny.gov/attendance_leave/index.cfm
- For questions related to processing the PEP transaction on NYBEAS, contact the HBA Helpline at 518-474-2780
- 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 <u>https://www.cs.ny.gov/employee-benefits/hba/shared/e-learning/index.cfm</u>



PEP – Resources

Resource	Purpose
Attendance and Leave Website	Locate Attendance and Leave Memos here
2022 PEP A&L Memo	Information regarding the PEP eligibility requirements, calculation of PEP credit, enrollment period dates for the 2021, and PEP enrollment form
2022 PEP HBA Memo	HBA Memo regarding the processing of PEP for 2021
HBA Online E-Learning	Video tutorials providing guidance on how to process a PEP Enrollment in NYBEAS



Young Adult Option (YAO) Open Enrollment



- The annual Option Transfer Period and the Young Adult Option (YAO) Open Enrollment Period run concurrently
- The 2022 Option Transfer Period and Young Adult Option (YAO) Open Enrollment will run from <u>December 1, 2021 - December 31, 2021</u>

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- 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 they are eligible
 - Does not have to be same plan option as their parent's NYSHIP plan option
- YAO enrollees must pay the full cost of the premium for Individual coverage
 - No employer contribution



- To enroll in NYSHIP under the Young Adult Option, the young adult must be:
 - A natural child, adopted child, child of a domestic partner, or stepchild of a NYSHIP enrollee
 - Age 29 or younger
 - Unmarried
 - Not eligible for coverage through the young adult's own employer-sponsored health plan, provided that the health plan includes both hospital and medical benefits
 - Living, working or residing in the insurer's service area
 - Not covered under Medicare



- 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)



- 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 a NYSHIP enrollee
 - The young adult no longer meets all eligibility requirements for the Young Adult Option
 - The NYSHIP premium for the young adult is not paid in full by the due date or within the 30-day grace period



What Is My Role As A Health Benefits Administrator (HBA)?



YAO Open Enrollment – HBA Role

- Advise employees that wish to enroll a child in YAO that they must submit a YAO enrollment form by <u>December 31, 2021</u>
- Advise employees that outside of the annual Option Transfer Period a young adult or their parent may only 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
 - Becomes eligible due to a loss of their employer coverage, relocation of residence or employment into NYSHIP service area, or becomes newly eligible due to a change in status





Young Adult Option – Resources

Resource	Purpose
Young Adult Option Web Page	YAO program information, forms, and FAQs
Young Adult Option Enrollment Form	Employee or Young Adult must complete form to elect YAO
EBD-543 HIPAA Authorization Form	Young Adult must submit form to EBD to permit EBD to speak to the parent on their behalf
HBA Manual – Young Adult Option	YAO page of HBA Manual
Planning for Option Transfer for 2021	Information on YAO (page 12)



Summary



Summary

- The 2022 Option Transfer Period and PTCP Election Period will run from December 1, 2021 - December 31, 2021
- Enrollees may change their PTCP election, change their plan option, enroll in the Opt-out Program, and make certain changes to their NYSHIP coverage during the 2022 Option Transfer Period
- The annual Option Transfer Period is **not** an open enrollment period
- Late enrollment waiting periods apply when:
 - Employees **not** newly eligible for NYSHIP benefits request enrollment
 - Employees request to add dependents without a Qualifying Event



HBAs should:

- Use HBA Online to find the most up to date 2022 Option Transfer Period
 Information
- Assist employees with Option Transfer requests and guide them to information
 on NYSHIP Online
- Advise employees they can submit online requests for a change of their health insurance option through MyNYSHIP
- Update NYBEAS within the keying window timeframes as provided by EBD



- The Opt-out Program allows eligible NYS employees to "opt out" of NYSHIP medical coverage and receive an incentive payment
- Eligible employees may enroll in the Opt-out Program only when they are newly eligible for NYSHIP benefits or during the annual Option Transfer Period
- Opt-out Program enrollees who are still eligible and wish to remain enrolled are no longer required to re-enroll during the Option Transfer Period
- There are no qualifying life events to enroll in the Opt-Out Program
- Opt-out Program enrollees cannot participate in the PTCP



- Employees that wish to enroll or make changes to their enrollment in the Optout Program for 2022 must submit a PS-404 by December 31, 2021
- Employees who did not participate during the 2021 plan year must have been continuously enrolled in a NYSHIP plan option since April 1, 2021 (or since first eligible) to opt-out for the 2022 plan year
 - Verify that enrollment in other employer-sponsored group health insurance coverage begins no later that January 1, 2022
- If an employee requests to change from the Opt-out Program to a NYSHIP plan option, confirm when their other employer-sponsored group health insurance coverage ended and update NYBEAS accordingly



- Eligible employees may elect to participate in the PTCP when they are newly eligible for NYSHIP or during the annual Option Transfer Period
- Employees who currently participate in the PTCP are not required to re-enroll in the PTCP during the Option Transfer Period
- Employees that elect to participate in the PTCP cannot change their tax status election until the next Option Transfer Period
- Employees who wish to request a change to their tax status and PTCP enrollees who wish to request a change to their NYSHIP coverage that they must submit a PS-404 by December 31, 2021



- When an enrollee elects to participate in the PTCP, they are agreeing to have the same pre-tax premium amount deducted from their bi-weekly paychecks for the entire year
- Outside of the annual Option Transfer Period, enrollees cannot make changes to their NYSHIP coverage or plan option that will cause a change in their pretax premium deduction, unless they experience a PTCP qualifying event that allows for the change
- The PTCP qualifying event must affect eligibility for health benefits and the requested change must be consistent with the event
- Requests must be submitted no later than 30 days after experiencing a PTCP qualifying event



- The PEP Enrollment Period
 - Is separate from the annual Option Transfer Period
 - Ran from November 1 November 29, 2021
 - Is subject to change each year
- NYSHIP enrollees must have submitted a PEP enrollment form by November 29, 2021, or they are not eligible to participate in PEP the 2022 plan year



- PEP enrollments should be processed before you begin to process Option Transfer Period requests
- HBAs should process PEP enrollments once they have confirmation from their agency's attendance and leave office that accruals have been taken for PEP
- The NYBEAS PEP Enrollment panel will be open to HBAs for processing November 1, 2021 through December 31, 2021



- The annual Option Transfer Period and the Young Adult Option (YAO) Open Enrollment Period run concurrently
- A young adult or their parent that wishes to enroll the young adult child in YAO must submit a YAO enrollment form by December 31, 2021
- Outside of the annual Option Transfer Period a young adult or their parent may only enroll the young adult child in YAO within 60 days of a YAO qualifying event



Resources



When to Call HBA Help Line

NYBEAS users who are not designated as an agency HBA must seek assistance directly from the agency HBA

• NYBEAS users contacting the HBA Help Line, will be referred to their HBA for assistance

Before Calling the HBA Help Line, please research the matter using the resources available to you

- Prior to Contacting the HBA Help Line Check List
- HBA Manual, HBA Memos, NYSHIP publications, etc.

Contact the HBA Help Line at (518) 474-2780 when you need further clarification or assistance

• Make sure you have the resources in question readily available upon calling the HBA Help Line





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 <u>HBA Memo NY 18-12</u>



Annual Option Transfer Period – Publications

Resource	Purpose
Planning for Option Transfer for 2022	Information on the 2022 Option Transfer Period
Health Insurance Choices for 2022	Information on Empire Plan and NYSHIP HMOs
Health Insurance Choices Supplement	Companion document to 2022 Health Insurance Choices (Choose the group on HBA Online)
2022 NYSHIP Rates & Deadlines	Provides the premium cost of each NYSHIP Plan (Choose the group on HBA Online)
NYSHIP General Information Book	Option Transfer Period information



Annual Option Transfer Period – Forms

Resource	Purpose
PS-404 Health Insurance Transaction Form	Employee must complete form to elect Opt-out Program
PS-409 Opt-out Attestation Form	Employee must complete form to prove enrollment in other employer-sponsored health insurance
Young Adult Option Enrollment Form	Employee or Young Adult must complete form to elect YAO
EBD-543 HIPAA Authorization Form	Young Adult must submit form to EBD to permit EBD to speak to the parent on their behalf
2022 PEP Enrollment Form	Employee must have completed form to enroll in 2021 PEP



Annual Option Transfer Period – Memos

Resource	Purpose
HBA Memo NY21-37	2022 Annual Option Transfer and Pre-Tax Contribution Program Election Period
HBA Memo NY21-20	Communications Plan: Option Transfer Period for 2022
HBA Memo NY 19-31	Health Insurance Opt-out Program, 2019 Revision
HBA Memo NY 19-32	PTCP Election Period Changes Beginning with Tax Year 2020
Policy Memo 143: PTCP	Administration of PTCP for New York State employees
2022 PEP A&L Memo	Information regarding the PEP
2022 PEP HBA Memo	HBA Memo regarding the processing of PEP for 2022
HBA Memo NY 18-12	NYBEAS Access and HBA Online Access
HBA Memo NY 20-29 HBA Responsibilities	Outlines HBA Responsibilities

STATE OF OPPORTUNITY

Civil Service

Annual Option Transfer Period – Online Resources

Resource	Purpose
HBA Online	Resource center for HBAs
HBA Memos	Provide guidance for NYSHIP procedures specific to HBAs
HBA Online E-Learning	Video tutorials providing guidance on how to process a PEP Enrollment in NYBEAS
NYSHIP Policy Memos	Provide guidance for NYSHIP procedures
NYSHIP Online	Resources center for HBAs and employees
Young Adult Option Web Page	YAO program information, forms, and FAQs
Attendance and Leave Website	Locate Attendance and Leave Memos here



Annual Option Transfer Period – HBA Manual

Resource	Purpose
HBA Manual	Provides HBAs with guidance on the rules of NYSHIP, processing of transactions in NYBEAS
HBA Manual - Option Changes	Option Changes Page of HBA Manual
HBA Manual - Opt-out Program	Opt-out Program Page of HBA Manual
HBA Manual - PTCP	PTCP Page of HBA Manual
HBA Manual – Young Adult Option	YAO page of HBA Manual
HBA Manual – HBA Roles and Responsibilities	HBA Roles Page of HBA Manual
HBA Manual - Processing Transactions	List off NYBEAS transactions with links to processing instructions



Questions?

