

NYS OT Webinar Q&A November 30, 2021

HBA Resources for the Annual Option Transfer Period

1. **Q:** How can I receive e-mails when a new HBA Memo is posted to HBA Online?

A: Please sign up for the Email Distribution List for NYSHIP Health Benefits Administrators. More information can be found in HBA Memo [NY21-03](#). Here is a direct link to the email distribution list signup:

<https://public.govdelivery.com/accounts/NYCS/subscriber/new>

2. **Q:** Was an HBA Memo announcing the Option Transfer Period posted yet?

A: [HBA Memo NY21-37](#) announces the 2022 Annual Option Transfer and Pre-Tax Contribution Program Election Period and has been posted to HBA Online

3. **Q:** What is the deadline to process option transfer transactions in NYBEAS?

A: The keying window for option transfer transactions will be open from 12/1/2021 - 01/31/2021. The deadline and other important information regarding option transfer can be found in [HBA Memo NY21-37](#).

4. **Q:** Can OTP transactions be processed before PEP transactions are complete?

A: HBAs should process PEP enrollments once they have confirmation from their agency's attendance and leave office that accruals have been taken for PEP. PEP enrollments should be processed before you begin to process Option Transfer Period requests as the NYBEAS keying window ends earlier. However, if you have received option transfer requests, you can process these requests during the NYBEAS Keying Window from December 1, 2021 through January 31, 2022.

5. **Q:** Does NYSHIP have an Open Enrollment period?

A: NYSHIP does not have an open enrollment period.

6. **Q:** Can an employee participating in the PTCIP make changes to their NYSHIP plan option during the Option Transfer Period via MYNYSHIP?

A: Yes, active NYS employees can submit online requests for a change of their health insurance option through [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. Refer to HBA [Memo NY19-24](#) for enrollees who have difficulty in accessing MyNYSHIP through their NY.gov ID.

- 7. Q:** Where can I find the plan comparison tool. I don't see it on NYSHIP online right now? Is it being updated?

A: The plan comparison tool was down temporarily for updates but has been added back to the Health Benefits & Option Transfer page on NYSHIP Online. The tool can be found on NYSHIP Online. Employees should navigate to the Health Benefits and Option Transfer page. After clicking the Health Benefits and Option Transfer link, they should click Rates and Health Plan Choices. This will open the Option Transfer Information for Employees of New York State Agencies page and the plan comparison tool is listed here.

- 8. Q:** When will the new PS-404 form be posted on NYSHIP Online?

A: A new PS-404 (updated 12/01/2021) was just added to HBA Online and NYSHIP Online. The title of the form "Health Insurance Transaction Form" was changed to "NYSHIP Health Insurance Transaction Form" Here is a direct link:

<https://www.cs.ny.gov/forms/ps404.pdf>

- 9. Q:** Where can I find information in writing to share with employees regarding the Option Transfer Period?

A: Please direct employees to our [Planning for Option Transfer](#) publication:

- 10. Q:** Do you know when the 2022 Rates flyer will be available to order on HBA Online?

A: The 2022 Rate flyer is currently available to order on HBA Online. Employees can also find the flyer on NYSHIP Online. Here is a direct link:

<https://www.cs.ny.gov/employee-benefits/hba/shared/publications/rates/2022/ny-active-rates-2022.pdf>

- 11. Q:** Will NYBEAS hours of operation be extended later than 7:00 PM during the PEP and Option Transfer Period keying windows?

A: No, operation hours will not be extended later than 7:00 PM during the PEP and Option Transfer Period keying windows. NYBEAS will continue to shut down daily at 7:00 PM.

Empire Plan Benefit Information

12.Q: How does an employee enrolled in The Empire Plan find claim forms if they have been charged for COVID-19 related services?

A: If an Empire Plan member has been charged for COVID-19 related services and needs to file a claim, they can access the claim forms found at: Health Insurance Forms - Employees of the State of New York ([ny.gov](https://www.ny.gov))

They can also contact the Empire Plan Medical Program by calling the toll-free number on the back of their benefit card, 1-877-769-7447 and press 1 for the Medical Program (UnitedHealthcare).

13.Q: Are telehealth charges for all incidents or just COVID related?

A: Copayments apply for any telehealth visit with a participating provider that is not related to the diagnosis of COVID-19. Telehealth visits related to the diagnosis of COVID-19 are currently not subject to a copay or member cost share.

However, telemedicine visits through LiveHealth Online are available with no copayment through December 31, 2022. This copay waiver includes all provider services offered through LiveHealth Online. Plan members can access LiveHealth Online at: <https://www.empireblue.com/nys/>

14.Q: What insurance card do employees bring for their COVID booster shots? AN employee of mine was asked for a separate prescription card.

A: The new Empire Plan benefit cards that were just reissued have a number on the back of the card related to Empire Plan Prescription Drug coverage. If an Empire Plan member is asked for prescription drug information, they can show the provider the back of their benefit card which has a "Bin number" for CVS Caremark, which is 004336.

15.Q: Why do vaccination sites ask for an employee's insurance card before receiving the shot?

A: An Empire Plan member may be asked for their benefit card as providers can bill the plan for the administration of the COVID-19 vaccine. There is no cost to the plan member.

16.Q: COVID charges are free according to Empire. Does this include required tests for travel or colleges?

A: Empire Plan presently covers all COVID-19 testing administered by a CDC approved testing site. If an Empire Plan member goes to a CDC approved testing site, such as a doctor's office, urgent care, or pharmacy, and that testing site determines a test is needed, it will be covered. Currently, Empire Plan is covering testing performed even if the plan member is asymptomatic.

At this time, there are no copayments, deductible, or coinsurance applied to COVID-19 testing claims.

HBA Worklists

17.Q: If a transaction has been completed already, why does the item continue to appear on the worklist? Why do I need to return to the worklist to click on the checkmark?

A: Completing a transaction does not remove an item from a worklist. If the check mark is not clicked, even if the item is "worked" and completed, the item will continue to show up on your worklist and reports run by EBD will show the item as outstanding.

Annual Option Transfer Period and Permitted Changes

18.Q: If an employee is enrolled in NYSHIP Family coverage and requests to add a dependent, will they still be subject to a late enrollment waiting period of five pay periods?

A: Yes, if there is no qualifying event, and it is a previously eligible dependent, there will always be a late enrollment waiting period of five pay periods. This is the same rule during and outside of the Option Transfer Period.

19.Q: If an enrollee adds a newly eligible dependent to coverage due to a qualifying event and requests to add other previously eligible dependents at the same time, would the previously eligible dependents be subject to a late enrollment waiting period?

A: No, because all dependents, newly eligible and previously eligible, would be enrolled during the same transaction.

20.Q: If an enrollee requests to add a previously eligible dependent to their NYSHIP coverage and is enrolled in Individual coverage, will they be subject to a late enrollment waiting period? Would they be subject to the same waiting period if they are enrolled in Family coverage?

A: The waiting period would apply in both scenarios. Any time an enrollee wants to add a previously eligible dependent and there is no qualifying event, whether in Individual or Family coverage, the dependent will serve a late enrollment waiting period of five pay periods before they can be added to the enrollee's coverage

21.Q: If an employee is currently enrolled in the Opt-out Program and elects to change to Individual coverage (under The Empire Plan or a NYSHIP HMO) during the Option Transfer Period, will they be subject to a late enrollment waiting period of five pay periods?

A: No, they will not have a late enrollment waiting period. This is considered a change of NYSHIP plan option. Requests for change in NYSHIP plan option made during the 2022 Option Transfer Period will take effect at the start of the 2022 plan year.

22.Q: I have an employee who is covered on his parents NYSHIP as a dependent because he is under 26. He is having a baby in February. Once the baby is born, is he able to pick up family coverage and be deleted as a dependent off his parents' coverage in February? If not, should his parents delete him as a dependent now during option transfer and should he pick up Individual coverage now and just add the newborn to his coverage in February?

A: Scenario 1: The birth of a newborn child is a qualifying life event to enroll in NYSHIP coverage without a late enrollment waiting period. The employee at your agency may enroll in NYSHIP Family coverage effective the date of birth, as long as their request is submitted within 30 days of the newborn's date of birth. However, the employee would not be able to participate in the PTCP during 2022.

Since the employee is enrolling in NYSHIP due to a change in eligibility, this would be a PTCP qualifying event for the employee's parent to remove him as a dependent from their NYSHIP coverage, as long as they submit their request within 30 days of the PTCP qualifying event. (If the employee's parent does not participate in the PTCP, they may remove their dependent child at any time.)

Note: The parent is not required to remove the employee as a dependent. If the parents are both covered under the NYSHIP coverage and plan to continue their Family coverage, removing the employee as a dependent would not change their

premium. Since the change would have no effect on their NYSHIP premium, they may want to continue to cover the employee as a dependent until he reaches age 26 and his NYSHIP coverage as a dependent would be secondary to NYSHIP coverage through his own employment.

Scenario 2: If the employee wishes to participate in the PTCP for the 2022 plan year, then the employee should enroll now. In this scenario, the employee's parent should request to remove him as a dependent from their NYSHIP coverage during the 2022 Option Transfer Period. If the employee is dropped from their parent's NYSHIP coverage during the Option Transfer Period, this would be a PTCP qualifying event for the employee to enroll in NYSHIP effective the date of the qualifying event without a late enrollment waiting period. (If his parents do not drop him, he can still enroll on a pre-tax basis, but coverage will be effective after a late enrollment waiting period of five pay periods.) The Individual premium for NYSHIP coverage would be deducted on a pre-tax basis. The employee can change to NYSHIP Family coverage effective the date of birth of the newborn and their pre-tax premium deduction would change to the Family premium, as long as the request is submitted within 30 days of the date of birth.

23. Q: If an employee did not enroll in a NYSHIP plan during their 42 or 56 waiting period and then has a newborn child is this considered a qualifying event to enroll the employee and the newborn and any previously eligible dependents without a late enrollment waiting period of five pay periods? Policy memo 143 does not indicate this however, we have received verbal approval from CS that this would be a qualifying event to enroll employee without a late enrollment waiting period.

A: Yes, this would be a qualifying event to waive the waiting period. However, unless the qualifying event occurred during the Option Transfer Period, the employee would not be able to elect participation in the PTCP until the following Option Transfer Period.

24. Q: If a NYSHIP enrollee requests to voluntarily cancel coverage for themselves and their dependents, would this be considered a "termination of coverage"? If so, would the spouse, who is also eligible for NYSHIP, be allowed to enroll in NYSHIP Family coverage to cover everyone effective the date the other coverage is terminated?

A: That is correct. If an employee requests to cancel NYSHIP Family coverage during the Option Transfer period, the coverage will be cancelled at the start of the 2022 plan year. If the spouse is eligible for NYSHIP, this would be a qualifying event for the spouse to enroll in NYSHIP coverage and add any eligible dependents for the start of the 2022 plan year, as long as the request is submitted within 30 days of the qualifying event.

25.Q: If an employee is enrolled in NYSHIP coverage and requests to Opt-out during the Option Transfer Period because they will be enrolling in their spouse's non-NYSHIP coverage effective January 1, 2022, would there be a 28-day runout or would their NYSHIP coverage end the last day of the 2021 plan year?

A: Their NYSHIP coverage in The Empire Plan or a NYSHIP HMO would terminate at the start of the 2022 plan year. If they are eligible for the Opt-out Program, enrollment in the Opt-out Program would take effect at the start of the 2022 plan year. There would not be a runout period. The effective dates for Opt-out enrollments are the same as if they changed from the Empire Plan to an HMO (or vice versa).

26.Q: Is there a calendar that shows when someone will be active if there is a 5 pay period wait?

A: The OSC Payroll calendar can be used to determine waiting periods. Coverage will always take effect on a Thursday, the first day of a pay period.

Opt-out Program

27.Q: If an employee submits a request to enroll in the Opt-out Program and proves enrollment in other employer sponsored group health insurance coverage by submitting a benefit card with all dependents listed from the other coverage, do they need to also submit a letter to prove enrollment in other employer sponsored group health insurance coverage ?

A: No, they do not need to submit both proofs. A benefit card listing all covered dependents is sufficient to submit as a proof attached to the completed [PS-409 Opt-out Attestation Form](#).

28.Q: I am a little confused about the eligibility for the Opt-out Program. Is there someplace that explains it more?

A: [HBA Memo NY19-31](#) is our most recent memo regarding eligibility requirements for the opt out program.

29.Q: An employee may be able to opt-out of other NYSHIP coverage and receive the Individual incentive payment if the other NYSHIP coverage is through a spouse's, domestic partner's, or parent's employment with a NYSHIP Participating Agency

(PA) or Participating Employer (PE). Is there a list of all NYSHIP Participating Agencies (PAs) and Participating Employers (PEs)?

A: Lists of all NYSHIP PAs and PEs can be found at the bottom of the FAQ on the Joining NYSHIP page: <https://www.cs.ny.gov/employee-benefits/pa-market/faq.cfm>. Here are direct links to each list:

[List of Participating Agencies](#)

[List of Participating Employers](#)

Pre-Tax Contribution Program (PTCP)

30. Q: If an employee loses other health insurance coverage effective 1/1/22, would the employee be eligible to participate in the PTCP during the 2022 plan year, although they are outside of their initial eligibility period?

A: Yes, as long as the employee submits their request during the PTCP Election Period, which runs concurrently with the Option Transfer Period, they are eligible to participate in the PTCP during the 2022 plan year. If the employee did not have a qualifying event, they would still be eligible to participate in the PTCP during the 2022 plan year, but their enrollment would be subject to a late enrollment waiting period

31. Q: If employees request to enroll in NYSHIP coverage or add dependents to NYSHIP coverage during the option transfer period, will they be eligible to participate in the PTCP? Does it make a difference if they are requesting a change due to experiencing a qualifying event or if the change will be subject to a late enrollment waiting period?

A: Any employee requesting to participate in the PTCP during the PTCP Election Period (which runs concurrently with the Option Transfer Period) is eligible to participate in 2022. It makes no difference if the enrollment or change will be effective the date of a qualifying event or after a late enrollment waiting period. Pre-tax premiums will be deducted once the enrollment or change takes effect.

32. Q: If an employee is newly enrolled into health insurance coverage through the New York State of Health, would that be a PTCP qualifying event?

A: If the employee was previously eligible to enroll in coverage through the New York State of Health, but only chose to just enroll, then this would not be a PTCP qualifying event because the employee is not newly eligible for the coverage. An

employee must be newly eligible for their other coverage for it to be considered a PTCP qualifying event.

33.Q: Is the birth of a newborn baby considered a PTCP qualifying event for an enrollee to add the newborn and previously eligible dependents to their NYSHIP coverage and change from Individual to Family coverage?

A: Yes, this is a PTCP qualifying event that would allow the enrollee to change their pre-tax premium deduction to the family coverage premium, as long as the enrollee submits their request within 30 days of the child's birth. Any time an employee requests to add a newly eligible dependent within 30 days of the event, they can also add other previously eligible dependents with no late enrollment waiting period.

34.Q: How does a leave of absence affect PTCP? What about a suspension?

A: Any employee going out on an unpaid leave of absence can suspend or cancel their NYSHIP coverage. Employees that suspend coverage can be enrolled back into their NYSHIP coverage and continue to participate in the PTCP upon their return to the payroll. Employees that cancelled coverage while on leave can enroll in NYSHIP coverage upon return but on an after tax basis and could be subject a late enrollment waiting period.

If an employee on a disciplinary suspension requests a cancellation, it should be processed, and the employee should be provided a confirmation letter.

Productivity Enhancement Program

35.Q: When did the PEP enrollment period close? Was it 11/26 or 11/29?

A: There was a miscommunication over the date. Some of the initial releases stated an 11/26 date, but that was corrected to 11/29.

36.Q: Was the PEP enrollment form updated to show 11/29?

A: NYSHIP does not produce the form, but the HBA memo and NYBEAS were both updated to the correct date of 11/29/21.

37.Q: If an active employee who originally declined insurance because she was on her husband's, who is also a state employee would now like to enroll in individual would she be eligible to enroll in PEP? she had filled out the pep form before the deadline

A: Yes. An employee who is not enrolled in coverage during the PEP enrollment period may elect PEP if they intend to enroll for the upcoming plan year.

Young Adult Option Open Enrollment

38.Q: Does the employee have to be enrolled in a Family plan for a young adult to enroll in the YAO?

A: No, at least one parent must be enrolled in NYSHIP., but their enrollments are separate.

Miscellaneous

39.Q: What effective date do we use if we need to enter for a contribution rate change for 2022?

A: For the Administration Lag Bi-weekly (ALB) payroll: 01/06/2022. For the Institutional Lag Bi-weekly (ILB) payroll: 12/30/2021. Instruction on processing a contribution rate change can be found in the Transactions page of the HBA Manual. Here is a direct link to the instructions: <https://www.cs.ny.gov/employee-benefits/hba/manual/sites/default/files/Documents/nybeas/Contribution%20Rate%20Change.pdf>

40.Q: Can a PEF employee continue dental and vision coverage through the PEF employee benefit fund if they opt out of PEF union dues. Do they need to belong to the union (PEF) in order to have the dental and eye coverage?

A: A PEF member who opts out of PEF union dues is still eligible for NYS dental and vision coverage.

41.Q: If a retired employee needs additional Empire Plan benefit cards, who should they contact?

A: Retirees may call the Employee Benefits Division at may call 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). This line is operational Monday through Friday from 9:00 a.m. to 4:00 p.m. EST, or

through MyNYSHIP which can be found on NYSHIP Online at www.cs.ny.gov/employee-benefits.

42. Q: Can we provide ee's planning to retire the LWOP/COBRA direct pay booklet for reference to dental and vision cobra rates?

A: The Direct Pay rates guide does include both Bi-weekly and Monthly rates, so it can be provided to employee's planning to retire or go on leave. Retirees are provided COBRA rates automatically once a retirement transaction is input into NYBEAS. It is always included on the application.

43. Q: Are the direct pay COBRA rates in the booklet for dental and vision, the rates Retirees would pay in retirement?

A: Yes, the Direct pay COBRA rates guide has that information. The dental and vision rates are on the last page of this booklet: <https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/rates/2022/ny-pe-direct-pay-rates-2022.pdf>