

NYS OT Webinar Q&A November 22, 2022 and November 29, 2022

Day 1: November 22, 2022

- 1) Q:** Does the need for WC comments apply to all agencies?
A: Yes, all agencies should comment all transactions, including WC.
- 2) Q:** Our transactions filter through from NYSTEP. I do not directly add the WC transactions to NYBEAS. Should I start entering comments for WC?
A: Yes, the comment would need to be entered onto the file even when the transactions are coming over from NYSTEP.
- 3) Q:** What if the employee's domestic partner drops their coverage during option transfer, is this a qualifying event?
A: A dependent's loss of coverage is a qualifying event for the enrollee to add the dependent to their NYSHIP coverage without a waiting period, provided they apply within 30 days of the loss of coverage.
- 4) Q:** Newborn example: what if an employee does not provide the SSN and Birth Certificate for a newborn within 30 days from signature date. Is the coverage canceled back to date of birth?
A: Please refer to HBA Memo NY20-15 for more info on adding a newborn after 30 days: <https://www.cs.ny.gov/employee-benefits/hba/shared/apps/memos/viewMemo.cfm?memoid=6023>
- 5) Q:** I have an employee who would like to add her former domestic partner, now husband, back to her insurance. The system would not take the request and says that only EBD can make such a change.
A: A dependent that was previously on the file as a Domestic Partner but is now being added back on as a spouse, needs to be added as a new dependent. Ex. DP was Dep#02, now needs to be added Dep#03 as a spouse.
- 6) Q:** Will this webinar be shared to refer back to?
A: Yes, the slides and a video of the webinar will be shared in an HBA Memo.
- 7) Q:** Are we using the current PS-404 form, or will there be updated forms released for Option Transfer with the new gender changes?
A: Please use the current form for now. Our Communications unit is working on updates to the form. They will be out for January..
- 8) Q:** If I have an Enrollee who is enrolled in the opt out and they want to enroll in a health insurance program, can they change their tax status to pretax?
A: Yes, they can change to a plan option and request pre-tax during the OT period.
- 9) Q:** I am being asked by a lot of employees about CDPHP and St. Peter's. They want to know if the negotiations fail, would they be able to change to another program. The negotiations are supposed to be finalized by January 1. OT ends 12/30.
A: CDPHP and St. Peter's have reached an agreement. There will be no disruption to CDPHP members.

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- 10) Q:** If someone had an HMO but required treatment outside of the service area (i.e., Boston, etc.) would that be considered a qualifying event to change plan outside of option transfer?
A: Typically, only emergency services are covered outside the HMO service area. Requiring services outside the service area would not be a QE. If they think they will need services in Boston, etc., they should consider that when making their election for 2023.
- 11) Q:** Would a significant health change during 2023 be considered a qualifying event?
A: A significant health change would not be a qualifying event. A complete list of QEs can be found on pg. 4 of the GIB: <https://www.cs.ny.gov/employee-benefits/hba/shared/publications/general-information-book/2021/ny-gib-2021.pdf>
- 12) Q:** I have an employee that wants to pick up family coverage. His spouse is currently a NYS employee working at our agency and has the family coverage currently. Can this be done at any time, or only during the option transfer period?
A: If the spouse is pre-tax, they can only cancel coverage during OTP or if they experience a qualifying event. If they cancel during OTP, your other enrollee can request the change to family.
- 13) Q:** Can an employee, when not enrolled in PTCP, make changes to health insurance? Adding dependent, dropping dependent, canceling insurance?
A: An enrollee in post-tax can cancel coverage or remove dependents at any time. New enrollments will still be subject to late enrollment waiting period rules, if applicable.
- 14) Q:** Besides COBRA, does EBD offer YAO to a dependent who ages out at 26?
A: Yes, an enrollee who ages out could elect YAO instead of COBRA (assuming they meet all the YAO eligibility rules).
- 15) Q:** How does a young adult child in the YAO coverage voluntarily cancel coverage? For example, if the young adult child begins employment and chooses to enroll in the new employer's health coverage, thus making them ineligible for the YAO coverage.
A: The YAO enrollee would submit a request to EBD to cancel YAO.
- 16) Q:** How do you process PEP first when an employee is enrolled in Opt-out, but will be enrolling in a NYSHIP plan?
A: For this situation, you would need to process the option change first. If you run into any issues with processing the PEP enrollment after that, you may need to submit a corrections request to have the PEP enrollment entered.
- 17) Q:** Do you know when the COBRA and/or YAO rates will be posted? Where did you say the new 2023 rates are posted? Are the new rates for retirees as well? when will the 2023 direct pay rates be released?
A: www.cs.ny.gov/employee-benefits

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18) Q: You said we need a comment for every worker's comp transaction. We do not process workers comp, it is processed by another unit through NYSTEP. Do we still have to put a comment in for every transaction?

A: Yes, the comment would need to be entered onto the file even when the transactions are coming over from NYSTEP.

19) Q: For clarification, does any newly eligible health plan entry in NYBEAS require a comment?

A: Yes, please comment every transaction.

20) Q: Is the salary threshold the same for UUP employees? Where the rates differ, it looks as if it's the same rates as last year (\$47,024).

A: Yes, the salary threshold for UUP employees will be \$47,024 in 2023.

Day 2: November 29, 2022

21) Q: Does the new card reissue include retirees?

A: Yes, all enrollees.

22) Q: Do we start leaving comments as of now or Jan 2023?

A: As of now.

23) Q: Are there any changes taking place for any of the HMOs, or just the Empire Plan?

A: Please refer to the 2023 Choices publication for changes to HMOs.

24) Q: If an EE is out on Workers Compensation and the info is in NYSTEP, do we still need a comment in NYBEAS?

A: Yes, please comment NYBEAS, even if the transaction came over from NYSTEP, so we have necessary background information on the WC.

25) Q: I have an employee that has worked here for years and now wants to enroll. They had previous health insurance somewhere else. Is there a wait or penalty?

A: There will be a 5 pay period late enrollment waiting period if the enrollee does not have a qualifying event to enroll, such as a loss of other coverage, and requests coverage within 30 days of the qualifying event.

26) Q: If an enrollee adds a newborn dependent to coverage, changing them from individual to family, is this also a qualifying event to add another previous eligible dependent onto the family coverage, without the other dependent having a qualifying life event themselves?

A: Yes, they can add previously eligible dependents when adding a dependent due to experiencing a qualifying event. This is detailed in Policy Memo 147:

<https://www.cs.ny.gov/employee-benefits/hba/shared/apps/policymemos/viewMemo.cfm?memoid=161>

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27) Q: If there are two state employees that had individual accounts, could the employees all go to one family plan and cancel one individual plan? What about in the case of a newborn?

A: If during the OT period, yes, because one of the enrollees will be able to cancel their individual plan, and the loss of coverage will be a QE to enroll on the other enrollee's family plan. If outside OT, no, because the addition of a newborn is not a QE for the either enrollee to cancel coverage (assuming everyone is pre-tax).

28) Q: What happens when they are no longer eligible for family Opt-out but are still qualified for individual Opt-out? Can they just change from family to individual during Option Transfer Period?

A: The enrollee would request to change to individual Opt-out at whatever point in the year their last dependent lost eligibility (e.g., date of divorce, date last child ages off, etc.).

29) Q: Can the questions and answers be placed online as well?

A: Yes, the slides, a recording of the presentation, and Q&A will be posted in an HBA memo

30) Q: Is a PS-404 needed for unpaid leave cancelation?

A: A PS-404 should be submitted when an employee is making any sort of request to change their insurance benefits.

31) Q: In reference to slide 103 (Child Aging Off), when would an enrollee be able to remove their spouse to change from Family to Individual?

A: If the enrollee is pre-tax, they must wait until the OT period to remove their spouse. They could also remove the spouse mid-year if the spouse becomes newly eligible for other coverage and the enrollee requests to remove them within 30 days of the QE.

32) Q: When newly enrolling in Opt-Out, an employee elects before-tax status. When processing the transaction, the system automatically elects after-tax election. Should the tax election be changed to before-tax at that time, or if and when the employee needs to enroll in a NYSHIP plan?

A: The employee should make their tax election if/when they enroll in a coverage option (e.g., Empire Plan or an HMO). With the 2019 Opt-out revision, we can no longer honor before tax elections made when enrolling in Opt-out, which is why NYBEAS defaults to after tax. If they change to active coverage during Option Transfer, then they would be eligible to elect to change to pre-tax at that time, but if the change occurs mid-year, then they will have to remain in after tax until they can elect to change tax status during the next OTP.

33) Q: What is the salary threshold for G-9 and below HI rates for non-graded or equated MC employees?

A: The threshold for M/C is \$47,741

34) Q: Where could we find information regarding the cost of YAO options? Is this mailed to the employee at the time the dependent becomes ineligible?

A: The information would not be mailed to them upon the removal of the dependent, but they can find the rates and enrollment form and general YAO information at:
<https://www.cs.ny.gov/employee-benefits/young-adult-option/>