



**Department of
Civil Service**

2023 Option Transfer Period Webinar

Employee Benefits Division

December 15, 2022

Welcome to the 2023 Option Transfer Period Webinar

**PLANNING FOR OPTION TRANSFER
FOR 2023**

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

Option Transfer • Opt-out Program • Pre-Tax Contribution Program • Productivity Enhancement Program

Housekeeping

- Course time is 1PM – 3PM
- 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. Reminders
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

Empire Plan Benefit Changes

Empire Plan Benefit Changes

Topics

- What's New – Updates for January 1, 2023
- Benefit Spotlight
- July 1, 2023 Benefit Changes – Certain Groups

Empire Plan Benefit Changes

What's New – Updates for January 1, 2023

Building Healthy Families:

- New name for the Future Moms Program.
- Will continue to be administered by Empire BlueCross.
- Offers enhancements including a digital platform, app, health advocates, case managers, interactive health trackers and personalized content.
- Plan members can call BlueCross to enroll – 1-877-7-NYSHIP (1-877-769-7447) and select prompt number 2 for the Hospital Program.

Empire Plan Benefit Changes

What's New – Updates for January 1, 2023

Prescription Drug Formulary Changes:

- 99.74% of plan members will not be impacted by formulary changes.
- Empire Plan members impacted by any drug exclusions effective January 1, 2023 will receive a letter.
- Some plan members will have lower copays due to certain prescription drugs moving to lower copay tiers.
- Several previously excluded medications have been added back to coverage.

Empire Plan Benefit Changes

What's New – Updates for January 1, 2023

2023 In-Network Out of Pocket Limits:

- These limits change annually per federal guidance
- In 2023, the maximum amounts are as follows:

Empire Plan Program	Individual Coverage – Annual Limit	Family Coverage – Annual Limit
Hospital/Medical/MHSU	\$3,200	\$6,400
Prescription Drug	\$5,900	\$11,800
Total Limit	\$9,100	\$18,200

Empire Plan Benefit Changes

What's New – Updates for January 1, 2023

ID Cards:

- Benefit cards are scheduled to be re-issued by end of year for all Empire Plan enrollees – these mailings are in process right now.
- The re-issue is to ensure compliance with federal regulations.
- There will be **no change** to the plan enrollee's ID number.
- Plan members can use their new card immediately, there is **no requirement** to call the Empire Plan/register the card.

Empire Plan Benefit Changes

Benefit Spotlight

LiveHealth Online:

- Telemedicine benefit that is available 24 hours a day, 7 days a week.
- \$0 copayment – service is at no cost to Empire Plan members.
- Medical and Mental Health services – members have access to a telephone or video visit with a board-certified doctor or licensed therapist.
- Members can go to www.empireblue.com/nys or call 1-888-548-3432.

Empire Plan Benefit Changes

Benefit Spotlight

Mental Health and Substance Use Disorder Program Updates:

- **Talkspace**

- Talkspace provides online access to therapy with a licensed clinician.
- Became available on November 15, 2022.
- Members can text providers and set up video or telephone calls.
- Therapy is subject to a copay, similar to an in-person visit.
- To get started, members can go to:
<https://www.talkspace.com/empireplan>

Empire Plan Benefit Changes

Benefit Spotlight

Mental Health and Substance Use Disorder Program Updates:

- **Equip - Effective date to be announced soon**
 - Equip is a provider specializing in treating eating disorders virtually, with a family-based treatment approach to support lasting recovery.
 - Members and their families have access to a care team over the course of treatment, along with messaging support and a resource library.
 - Therapy is subject to a copay, similar to an in-person visit.
 - As stated above, this provider's start date will be announced soon.

Empire Plan Benefit Changes

Benefit Spotlight

Immunizations:

- Flu shots are free at network vaccine pharmacies, with many pharmacies administering to children.
- Network pharmacies include chains (CVS, Walgreens, Rite-Aid, Duane Read, Wal-Mart, etc.) as well as independent pharmacies.
- Network pharmacies can be found by logging in on caremark.com, selecting “Plan & Benefits” and then choosing “Pharmacy Locator.”
- Other no-cost immunizations at network pharmacies include the COVID-19 vaccines and boosters, and adult vaccines for shingles, meningitis, and pneumonia.

Empire Plan Benefit Changes

Benefit Spotlight

COVID-19:

- **Reminder** – HBA Online and the October 2022 Empire Plan Report have detailed information on COVID-19 benefit topics.
- The federal emergency period was extended through January 11, 2023.
- Plan members can receive up to 8 over-the-counter (OTC) tests at no cost, when using a network pharmacy.
- At present, all diagnostic tests, office visits, urgent care or emergency department visits related to diagnosing COVID-19 are covered in full.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

- Impacting certain groups, including CSEA, CSEA Courts, Management/Confidential, Legislature, NYS Retirees.
- These changes will not include increased copays, deductibles, or coinsurance amounts.
- An Empire Plan Report will be sent to impacted Plan enrollees in May.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

Highlights:

- Elimination of copay stacking; only **one** \$25 copay for services in a single visit to a network provider, including a Managed Physical Medicine Provider.
- The Telemedicine Program (currently LiveHealth Online offered by Empire BlueCross) will be a permanent offering at no-cost share/\$0 copayment.
- The annual In-Network Out-of-Pocket Limit will be reduced to \$4,000 for Individual coverage and \$8,000 for Family coverage.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

Highlights - Continued:

- A Centers of Excellence for Substance Use treatment will be available, including travel and lodging benefits.
- A Site of Care Program for Infusions of Remicade will be implemented.
- An annual, 20 visit limit will be established for visits to out-of-network acupuncturists.
- An annual, 20 visit limit will be established for visits to massage therapists.
- Out-of-network medical and MHSU claims will be reimbursed at a rate equivalent to 275% of CMS.

Reminder: Adding Comments in NYBEAS

NYBEAS Comments

- It is your responsibility, as an agency's Health Benefits Administrator (HBA) to add comments to NYBEAS whenever making an update to an enrollee's file.
- Comments should include language describing the changes you have made and why you have made them (option transfer request, qualifying event, dependent eligibility change, etc..)

NYBEAS Comments

- The Employee Benefits Division (EBD) often relies on information in these comments to determine the proper course of action when billing or sending correspondence to an enrollee.
- Transactions can potentially be reversed by EBD if a comment is not visible for certain pre-tax changes.
- If a transaction is reversed, an EBD representative will reach out to the agency HBA via e-mail to advise it was reversed and provide reasoning.

NYBEAS Comments

Employee Status: Active

Dependent/Beneficiaries Find | View All First 1 of 1 Last

Dependent/Beneficiary ID: 01

*Comment Date: 11/17/2022 Action Date: 11/17/2022

Comments By: B. Michaud

Comment:
Processed change to individual coverage effective 10/30/2022. Dependent 02 became newly eligible for coverage on that date. PS-404 and proof of new eligibility on file.

NYBEAS Comments

- When an enrollee is placed on certain types of leaves, a comment may also be necessary in NYBEAS. The most important of these being a Worker's Compensation leave.
- Your comment must include:
 - The date of injury (not the effective date of leave)
 - Whether the leave is due to assault or personal injury
- The date of incident will allow EBD to determine how long an enrollee has been on Worker's Compensation leave for a particular injury.
- The type of injury will allow EBD to determine if the enrollee is eligible for 12 or 24 months of Worker's Compensation leave.

NYBEAS Comments

- It is also important to add a comment if the enrollees leave type has changed due to a failure to submit medical documentation or to return to work when deemed appropriate.
- EBD often fields phone calls from employees on leave who claim they are still on Worker's Compensation leave, when a different transaction is in NYBEAS.
- A comment on the file explaining why the enrollee was removed from Worker's Compensation leave and placed on full share leave will allow EBD to properly explain the billing changes to our callers and prevent us from having to make further contact with agency personnel.

NYBEAS Comments

Employee Status: Active

Dependent/Beneficiaries		Find View All	First	1 of 1	Last
Dependent/Beneficiary ID:	<input type="text" value="01"/>	<input type="button" value="🔍"/>	<input type="button" value="+"/>	<input type="button" value="-"/>	
*Comment Date:	<input type="text" value="11/17/2022"/>	<input type="button" value="📅"/>	Action Date:	<input type="text" value="11/17/2022"/>	<input type="button" value="📅"/>
Comments By:	<input type="text" value="B. Michaud"/>				
Comment:	<input type="text" value="LOA due to W/C. 2-year case due to assault. DOI 10/8/2021. 2nd year 10/8/2022."/>				

HBA Worklists

Employee Status: Active

Dependent/Beneficiaries		Find View All	First	1 of 1	Last
Dependent/Beneficiary ID:	<input type="text" value="01"/>	<input type="button" value="🔍"/>	<input type="button" value="+"/>	<input type="button" value="-"/>	
*Comment Date:	<input type="text" value="11/17/2022"/>	<input type="button" value="📅"/>	Action Date:	<input type="text" value="11/17/2022"/>	<input type="button" value="📅"/>
Comments By:	<input type="text" value="E. Michaud"/>				
Comment:	<input type="text" value="LOA due to W/C. DOI 03/07/2022. LOA/RPD eff. 07/15/2022. Untimely med doc."/>				

Reminder: Duplicate Files

Duplicate Files

- For HBA's who use Workforce Administration to add new hires to NYBEAS, please ensure that an existing file for the enrollee does not already exist in NYBEAS.
- Oftentimes, SUNY and SEHP employees will be added to NYBEAS while in the process of applying for a SSN.
- Please ensure, when receiving confirmation that an employee has received a SSN, that there is not an existing account in NYBEAS under the "N" number or a "dummy" SSN.

Duplicate Files

- Duplicate enrollments will cause claim and billing errors for our enrollees. They may also result in incorrect reporting in the number of enrollees active in NYSHIP, which may lead to increased costs or federal fines.
- If an SSN is available, never process an enrollment under any other ID number.
- If you notice a duplicate record, or mistakenly create a duplicate record, please contact EBD as soon as possible and before processing any type of enrollment on an account.
- Once an enrollment has been processed on an account, EBD is unable to remove that account and merging the files becomes substantially more difficult.

Duplicate Records

- The most effective way to determine if a record already exists for an enrollee is to search their first and last name in NYBEAS Update History prior to creating a new record.

My Favorites

- [Benefit Plan Change](#)
- [Benefit Program Change](#)
- [Cancel Enrollment](#)
- [Change Coverage](#)
- [Comments](#)
- [Contribution Rate Change](#)
- [Corrections Requests](#)
- [Dependent Add](#)
- [Dependent Delete](#)
- [Dependent/Beneficiary](#)
- [Direct Pay Transaction ID](#)
- [Empire Card Request/History](#)
- [Enroll/Waive Benefits](#)
- [Job Data](#)
- **NYBEAS Update History**
- [NYSTEP Extract / Errors](#)
- [Name Lookup \(by User ID\)](#)
- [Outbound Table](#)
- [Override Parameters](#)
- [Payment Method Change](#)
- [Payment Tax Flag Change](#)
- [Personal / Employment](#)
- [Rate Qualifier Change](#)
- [Reactivate Coverage](#)

NYBEAS Update History
At least one key field must be entered.

Find an Existing Value

EmplID:

Empl Rcd Nbr:

Last Name:

First Name:

Department:

Case Sensitive

[Basic Search](#)

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, 2022 - December 30, 2022**

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 30, 2022
- Find more information on processing deadlines in: [HBA Memo NY22-32 2023 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 Opt-out 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 2023 plan year during the 2023 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 2022 plan year who are still eligible and wish to remain enrolled during the 2023 plan year are not required to take action
- Employees who did not participate in the Opt-out Program during the 2022 plan year must have been continuously enrolled in a NYSHIP plan option since April 1, 2022 (or since first eligible for NYSHIP if after April 1st) to opt-out for the 2023 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 Not 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

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

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

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 after experiencing a qualifying event that allows for the change, 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)?

Annual Option Transfer Period – HBA Role

- Stay up-to-date with HBA Online announcements
 - [HBA Memo NY21-03 Email Distribution List for NYSHIP Health Benefits Administrators](#)
 - [HBA Memo NY22-18 Communications Plan: Option Transfer Period for 2023](#)
- Notify employees about the Option Transfer Period
- Refer employees to the *Health Benefits & Option Transfer* section of NYSHIP Online

Annual Option Transfer Period – HBA Role

- 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

Annual Option Transfer Period – HBA Role

- 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
benefits 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

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NYSHIP Home

You Should Know

All

Search

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.

[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.

Also available online is the [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](#)

HBA Online

hba_online
benefits 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
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NYSHIP Home

NYSHIP Publication Order Forms

➤ Choose the group

NYSHIP Insurance Forms and Support Material

➤ Choose the category

Current Publications

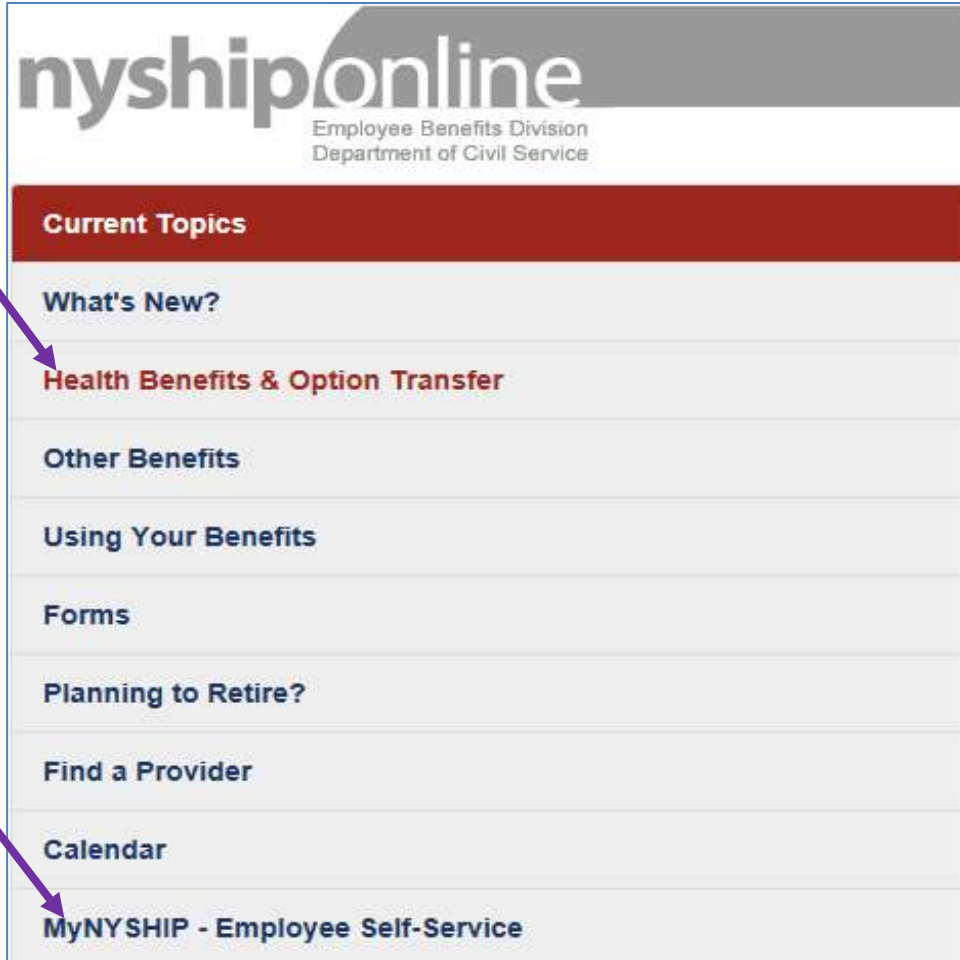
➤ Choose the group

▼ Choose the group

- APSU
- Council 82
- CSEA
- Courts
- DC-37
- SEHP
- MC
- NYSCOPBA
- PBA Supervisors
- PBA Troopers
- PEF
- PIA
- UUP

[HBA Online](#)

NYSHIP Online



The screenshot shows the top navigation menu of the NYSHIP Online website. At the top left is the logo "nyshiponline" in a grey box, with "Employee Benefits Division" and "Department of Civil Service" written below it. Below the logo is a red bar with the text "Current Topics". Underneath this bar is a list of menu items: "What's New?", "Health Benefits & Option Transfer", "Other Benefits", "Using Your Benefits", "Forms", "Planning to Retire?", "Find a Provider", "Calendar", and "MyNYSHIP - Employee Self-Service". Two purple arrows point to the "Health Benefits & Option Transfer" and "MyNYSHIP - Employee Self-Service" items.




[NYSHIP Online](#)


NYSHIP Online

Health Benefits


[Rates and Health Plan Choices](#) - Information on your health insurance options under NYSHIP.

 [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

 [2022 Empire 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](#)

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.

Planning for Option Transfer for 2022

2022 Health Insurance Choices

2022 NYSHIP Rates & Deadlines
Effective January 1, 2022

2022 Rates & Information for Direct Pay Enrollees
(Includes rates For Leave Without Pay (LWOP) status)

 **NEW YORK**
STATE OF OPPORTUNITY

Department of Civil Service

[NYSHIP Online](#)

Annual Option Transfer Period – HBA Role

- 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
 - [NYBEAS Annual Option Transfer Period Keying Window and Retroactivity Dates](#)
- 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, 2022 through January 31, 2023**

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"

Annual Option Transfer Period – Resources

Resource	Purpose
HBA Memo NY22-32	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 NY22-18	Communications Plan: Option Transfer Period for 2023
HBA Manual - Option Changes	Option Changes page of HBA Manual

Annual Option Transfer Period – Resources

Resource	Purpose
NYSHIP Online	Information on the 2023 Option Transfer Period
Planning for Option Transfer for 2023	Information on the 2023 Option Transfer Period
Health Insurance Choices for 2023	Information on Empire Plan and NYSHIP HMOs
Health Insurance Choices Supplement	Companion document to <i>2022 Health Insurance Choices</i> (Choose the group on HBA Online)
NYSHIP Rates & Deadlines for 2023	Provides the 2023 premium costs of each NYSHIP plan option (Choose the group on HBA Online)

The Opt-out Program

Opt-out Program

- During the 2023 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

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 2023 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

Opt-out Program

- Employees who participated in the Opt-out Program during the 2022 plan year **who are still eligible** and wish to remain enrolled during the 2023 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 2022 plan year **who are no longer enrolled in other employer-sponsored group health insurance coverage** must notify their HBA

Opt-out Program

- NYSHIP enrollees who wish to change from a NYSHIP plan option to the Opt-out Program must submit a PS-404 Health Insurance Transaction Form and a PS-409 Opt-out Attestation Form by December 30, 2022
- 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 30, 2022
- Opt-out Program enrollees who wish to disenroll from the Opt-out Program must submit a PS-404 by December 30, 2022

What Is The Opt-out Program?

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

Opt-out Program Incentive Payments

Opt-out Individual Coverage

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

Opt-out Family Coverage

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

No it cannot 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

Opt-out Program

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

Opt-out Program

- 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 2023 Option Transfer Period?

Opt-out Program

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

- Employees who did **not** participate in the Opt-out Program during the 2022 plan year must have been continuously enrolled in a NYSHIP plan option since April 1, 2022 (or since they first became eligible for NYSHIP if that date is after April 1, 2022) to opt-out for the 2023 plan year
- Enrollment in other employer-sponsored group health insurance coverage **must begin no later than January 1, 2023**

Opt-out Program

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, 2022 (or since first eligible for NYSHIP if after April 1st) to receive the Family incentive payment in 2023
- 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 2023 Option Transfer Period. However, if Family coverage became effective after April 1, 2022 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?

Opt-out Program

- Employees who participate in the Opt-out Program may change from the Opt-out Program to a NYSHIP health plan during the annual Option Transfer Period
- Outside of the Option Transfer Period, enrollees can only change from the Opt-out 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

Opt-out Program

- 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

Opt-out Program

- 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 **not** 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, 2022, his spouse gives birth to their newborn baby. John Smith submits a request to his HBA on September 23, 2022 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, 2022.
- As long as John is continuously enrolled in NYSHIP Family coverage from the date his dependent first became eligible (September 1, 2022) through the end of the 2022 plan year, he may elect to Opt-out of NYSHIP coverage and receive the Family incentive payment for the 2023 plan year during the 2023 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 eligible for NYSHIP coverage with an employer contribution 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 not eligible for NYSHIP coverage with an employer contribution 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	Full Share
<ul style="list-style-type: none"> • Family and Medical Leave Act • Paid Family Leave • Workers' Compensation • Disciplinary suspension pending hearing* • M/C IPP Short-Term Disability 	<ul style="list-style-type: none"> • Leave Without Pay • M/C IPP Long-Term Disability • Disciplinary suspension post hearing
	<h2>No Cost</h2>
	<ul style="list-style-type: none"> • Military Leave <ul style="list-style-type: none"> – 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 30, 2022
- 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, 2023
- 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

Pre-Tax Contribution Program (PTCP)

Pre-Tax Contribution Program (PTCP)

- The 2023 Option Transfer Period and PTCP Election Period will run from **December 1, 2021 - December 30, 2022**
- During the 2023 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

Pre-Tax Contribution Program (PTCP)

- 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 30, 2022

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

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

Pre-Tax Contribution Program (PTCP)

- 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 pre-tax 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?

Pre-Tax Contribution Program (PTCP)

- 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 30, 2022

12.	ELECT OR DECLINE COVERAGE
A. Choose a Pre-Tax election	
1. <input type="checkbox"/> Elect Pre-Tax Status for Premium deduction	2. <input type="checkbox"/> 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	

Pre-Tax Contribution Program (PTCP)

- 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 30, 2022
- 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: <input type="checkbox"/> Empire Plan <input type="checkbox"/> HMO Code <input type="text"/> HMO Name: _____
Elect Opt-out <i>(NYS Medical only)</i>	<input type="checkbox"/> Individual Opt-out <input type="checkbox"/> Family Opt-out If choosing Opt-out, you must also complete the PS-409 Opt-out Attestation Form.
Change Pre-Tax Status	Change to: <input type="checkbox"/> Pre-Tax <input type="checkbox"/> After-Tax Submit during the Pre-Tax Contribution Program Election Period

When Can PTCP Enrollees Make Changes To Their NYSHIP Coverage?

Pre-Tax Contribution Program (PTCP)

Mid-year changes in pre-tax deductions resulting from a change in coverage 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

Pre-Tax Contribution Program (PTCP)

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

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.

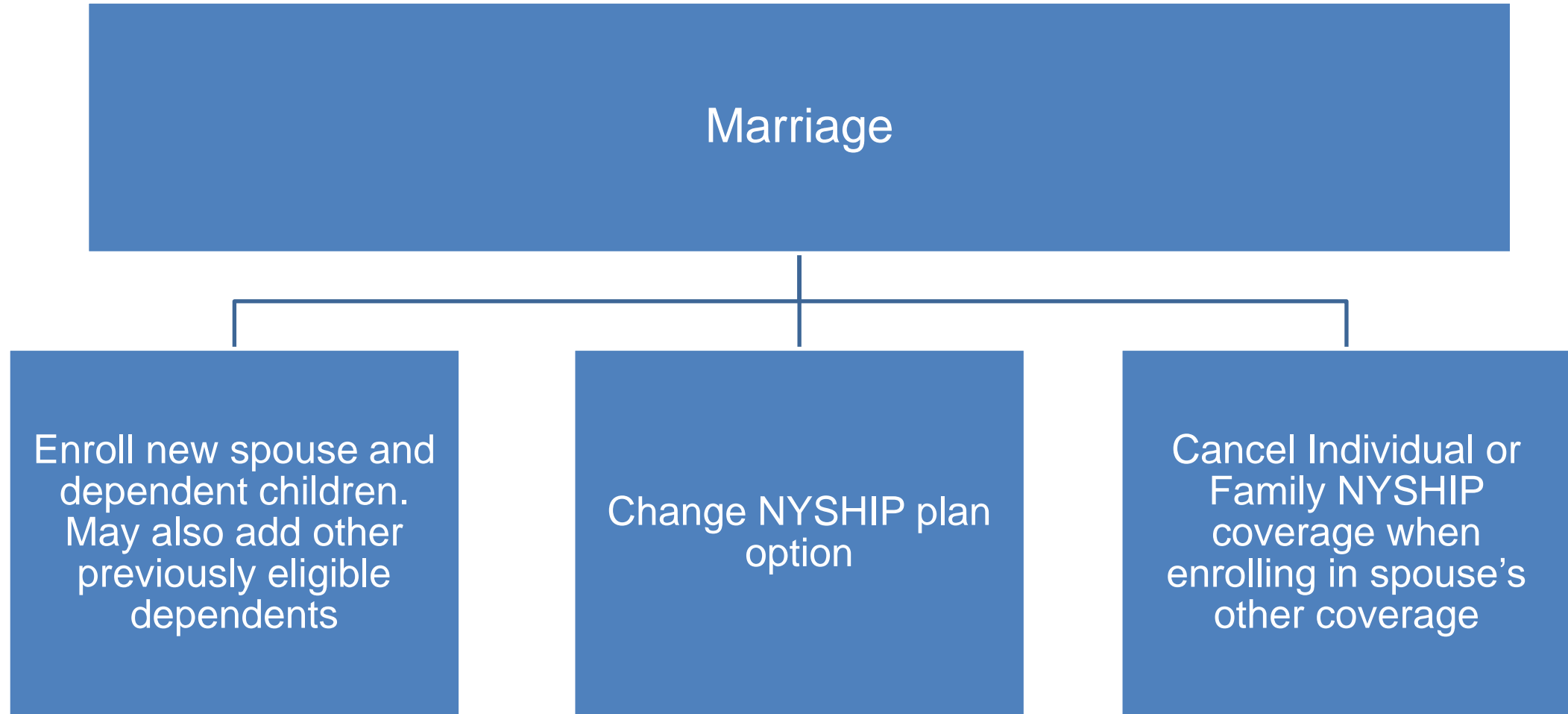
PTCP Consistency Rule

- 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

PTCP Qualifying Events and Consistency Rule



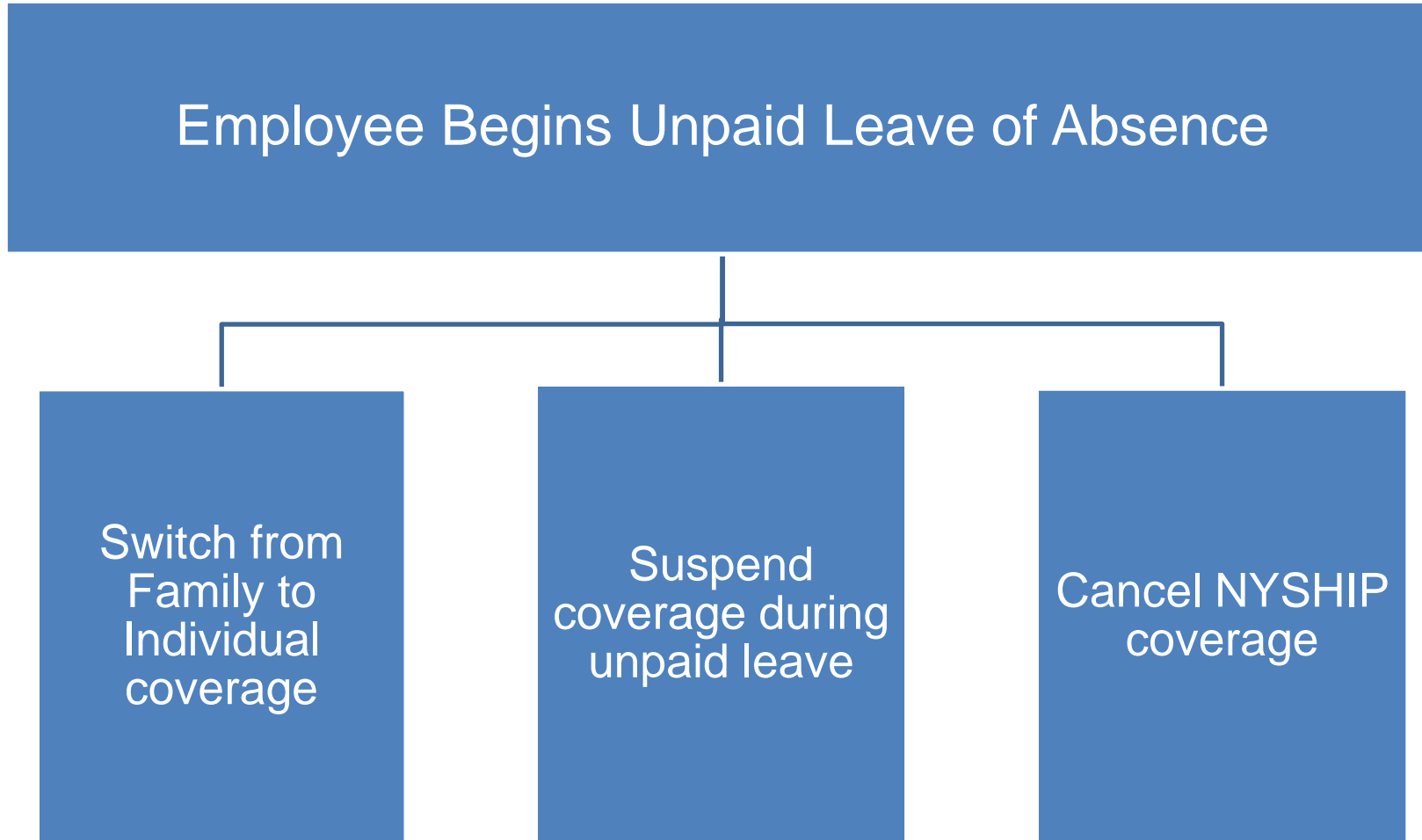
PTCP Qualifying Events and Consistency Rule

Enrollee Moves Out of their HMO Service Area

Change NYSHIP
plan option

Cancel NYSHIP
coverage

PTCP Qualifying Events and Consistency Rule



PTCP Qualifying Events and Consistency Rule

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 30, 2022
- 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

Pre-Tax Contribution Program – HBA Role

- Always advise enrollees of the effective date of changes when processing any transaction, including tax election changes, option changes and enrollments.
- This should be provided to enrollees in writing, generally via e-mail confirmation.
- When confirming the effective date with enrollees, please be sure to provide copies of the completed and signed paperwork to the enrollee for their records.

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

PTCP Qualifying Events and Consistency Rule

- For a listing of PTCP qualifying events and allowable changes, please refer to [Policy Memo 143: Pre-Tax Contribution Program](#)

Type	Event	Permissible Changes
Newly Eligible Dependents	Marriage Add Federally-Qualified Domestic Partner	<ul style="list-style-type: none"> Enroll new spouse/domestic partner and dependent children Drop individual or family coverage when enrolling in spouse/domestic partner's plan
	Newborn Child Adoption Other Newly Eligible Child	<ul style="list-style-type: none"> Enroll newly eligible dependents and previously eligible dependents
Newly Ineligible Dependents	Divorce Death of Dependent Domestic Partnership Termination Child Exceeds Age Limit	<ul style="list-style-type: none"> Drop coverage ONLY for dependents losing eligibility
Newly Eligible For Benefits (Employee)	New Job (Benefits-Eligible) Newly Benefits-Eligible (Existing Job)	<ul style="list-style-type: none"> Enroll employee and all eligible dependents
Newly Eligible For Benefits (Dependent)	New Job (Benefits-Eligible) Newly Benefits-Eligible (Existing Job)	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Enroll employee and/or dependents previously covered by dependent's plan
Residence or Employment Site Change	Employee Moves Into HMO Service Area	<ul style="list-style-type: none"> Elect newly available coverage option
	Employee Moves Out of HMO Service Area	<ul style="list-style-type: none"> Elect new coverage option Drop coverage
Significant Cost or Coverage Change	Significant Cost Increase Significant Reduction of Coverage	<ul style="list-style-type: none"> Elect new coverage option Drop individual or family coverage
	Significant Cost Decrease Significant Improvement in Coverage	<ul style="list-style-type: none"> Change coverage option Switch from individual to family coverage Continue coverage at lower cost
	Significant Improvement in Coverage Offered to Dependent	<ul style="list-style-type: none"> Drop coverage ONLY for employee and/or dependents newly enrolled in dependent's plan

PTCP Qualifying Events and Consistency Rule

Another helpful resource for HBAs and enrollees is the [Pre-Tax Contribution Program Fact Sheet](#) which can be found in [HBA Memo NY 19-32](#)

Choosing to Participate in PTCP (Pre-Tax Deductions)	Declining Participation in PTCP (Post-Tax Deductions)
<p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p>
Tax Savings for Employees in PTCP	Tax Impact for Employees Not in PTCP
<p>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.</p> <p>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.</p> <p>Contact your tax professional for more information about how participation in PTCP will affect you.</p>	<p>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).</p> <p>These salary-based taxes include Federal income tax, Social Security tax, and most State and local income tax.</p>

ENROLLED IN PRE-TAX CONTRIBUTION PROGRAM (PRE-TAX)				
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.
Individual	Change to Family Coverage	No	n/a	NYSHIP Late Enrollment rules apply.

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 2023 PEP Enrollment Period runs from **November 1 – December 12, 2022**
 - Subject to change each year
- NYSHIP enrollees must elect PEP during the 2023 PEP Enrollment Period to participate for the 2023 plan year
- Enrollees that do not submit a PEP enrollment form by December 12, 2022, are not eligible to participate in PEP the 2023 plan year

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 2023 PEP Enrollment Period runs from **November 1 – December 12, 2022**
 - Subject to change each year
- NYSHIP enrollees must elect PEP during the 2023 PEP Enrollment Period to participate for the 2023 plan year
- Enrollees that did not submit a PEP enrollment form by December 12, 2022, are not eligible to participate in PEP the 2023 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 2023 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.)

2023 PEP - Example

Full-time employees in positions at or equated to Salary Grade 17 and below:		
Employee Group	Forfeited Days	Annual NYSHIP Credit
CSEA and Management/Confidential;* Legislature	4	\$800
	8	\$1,600
DC-37 and PEF Non-Teachers	3	\$600
	6	\$1,200
PEF Institution Teachers ¹	1	\$200
	2	\$400
	3	\$600
	4	\$800
	5	\$1,000
	6	\$1,200

2023 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 and Management/Confidential;* Legislature	2.5	\$750
	5	\$1,500
DC-37 and PEF Non-Teachers	2	\$600
	4	\$1,200
PEF Institution Teachers ¹	1	\$300
	2	\$600
	3	\$900
	4	\$1,200

2023 PEP - Example

Unified Court System (UCS) full-time employees ² in the following positions:		
Employee Group	Forfeited Days	Annual NYSHIP Credit
UCS employees represented by CSEA at or equated to Salary Grade 17 and below	4	\$800
	8	\$1,600
UCS employees represented by CSEA at or equated to Salary Grade 18–24	2.5	\$750
	5	\$1,500
UCS employees represented by unions other than CSEA at or below Judicial Grade 16	3	\$600
	6	\$1,200
UCS employees represented by unions other than CSEA at and including Judicial Grades 17 through 23	2	\$600
	4	\$1,200



2023 PEP - Example

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	\$600
	6	\$1,200
Employees earning above \$72,366 and below \$103,413 annually	2	\$600
	4	\$1,200

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

PEP – HBA Role

- 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

PEP – HBA Role

- Advise employees who wish to participate in PEP that they must submit a PEP enrollment form by **December 12, 2022**
- 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

PEP – HBA Role

- 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 number of days forfeited: _____

Hours of leave deducted from employee's balance:

Vacation _____ Personal _____ Date _____

Verification of eligibility. I certify that this applicant meets the eligibility criteria necessary for participation in this program.

Name _____ Title _____

Signature _____ Date _____

**For Health Benefits Administrators Only:**

Date Processed _____

Biweekly Health Insurance Premium Contribution Credit _____

Name _____ Title _____

Signature _____ Date _____

PEP – HBA Role

- 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, 2022 through December 31, 2022
- 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

PEP – HBA Role

- 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 <https://www.cs.ny.gov/employee-benefits/hba/shared/e-learning/index.cfm>

PEP – Resources

Resource	Purpose
Attendance and Leave Website	Locate Attendance and Leave Memos here
2023 PEP A&L Memo	Information regarding the PEP eligibility requirements, calculation of PEP credit, enrollment period dates for 2023, and PEP enrollment form
2023 PEP HBA Memo	HBA Memo regarding the processing of PEP for 2023
HBA Online E-Learning	Video tutorials providing guidance on how to process a PEP Enrollment in NYBEAS

Young Adult Option (YAO) Open Enrollment

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 **December 1, 2022 - December 30, 2022**

YAO Open Enrollment

- 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

YAO Open Enrollment

- 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

YAO Open Enrollment

- 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)

YAO Open Enrollment

- 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 **December 30, 2022**
- 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
<u>Young Adult Option Web Page</u>	YAO program information, forms, and FAQs
<u>Young Adult Option Enrollment Form</u>	Employee or Young Adult must complete form to elect YAO
<u>EBD-543 HIPAA Authorization Form</u>	Young Adult must submit form to EBD to permit EBD to speak to the parent on their behalf
<u>HBA Manual – Young Adult Option</u>	YAO page of HBA Manual
<u>Planning for Option Transfer for 2023</u>	Information on YAO (page 12)

Summary

Summary

- The 2023 Option Transfer Period and PTCP Election Period will run from December 1, 2022 - December 30, 2022
- 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 2023 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

Summary

HBAs should:

- Use HBA Online to find the most up to date 2023 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

Summary

- 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

Summary

- Employees that wish to enroll or make changes to their enrollment in the Opt-out Program for 2023 must submit a PS-404 by December 30, 2022
- Employees who did not participate during the 2022 plan year must have been continuously enrolled in a NYSHIP plan option since April 1, 2022 (or since first eligible) to opt-out for the 2023 plan year
 - Verify that enrollment in other employer-sponsored group health insurance coverage begins no later than January 1, 2023
- 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

Summary

- 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 30, 2022

Summary

- 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 pre-tax 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

Summary

- The PEP Enrollment Period
 - Is separate from the annual Option Transfer Period
 - Runs from **November 1 – December 12, 2022**
 - Is subject to change each year
- NYSHIP enrollees must have submitted a PEP enrollment form by December 12, 2022, or they are not eligible to participate in PEP the 2023 plan year

Summary

- 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, 2022 through December 31, 2022

Summary

- 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 30, 2022
- 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 [HBA Memo NY 18-12](#)

Annual Option Transfer Period – Publications

Resource	Purpose
<u>Planning for Option Transfer for 2023</u>	Information on the 2023 Option Transfer Period
<u>Health Insurance Choices for 2023</u>	Information on Empire Plan and NYSHIP HMOs
<u>Health Insurance Choices Supplement</u>	Companion document to <i>2022 Health Insurance Choices</i> (Choose the group on HBA Online)
<u>2023 NYSHIP Rates & Deadlines</u>	Provides the premium cost of each NYSHIP Plan (Choose the group on HBA Online)
<u>NYSHIP General Information Book</u>	Option Transfer Period information

Annual Option Transfer Period – Forms

Resource	Purpose
<u>PS-404 Health Insurance Transaction Form</u>	Employee must complete form to elect Opt-out Program
<u>PS-409 Opt-out Attestation Form</u>	Employee must complete form to prove enrollment in other employer-sponsored health insurance
<u>Young Adult Option Enrollment Form</u>	Employee or Young Adult must complete form to elect YAO
<u>EBD-543 HIPAA Authorization Form</u>	Young Adult must submit form to EBD to permit EBD to speak to the parent on their behalf
<u>2023 PEP Enrollment Form</u>	Employee must have completed form to enroll in 2023 PEP

Annual Option Transfer Period – Memos

Resource	Purpose
HBA Memo NY22-32	2023 Annual Option Transfer and Pre-Tax Contribution Program Election Period
HBA Memo NY22-18	Communications Plan: Option Transfer Period for 2023
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
2023 PEP A&L Memo	Information regarding the PEP
2023 PEP HBA Memo	HBA Memo regarding the processing of PEP for 2023
HBA Memo NY 18-12	NYBEAS Access and HBA Online Access
HBA Memo NY 20-29 HBA Responsibilities	Outlines HBA Responsibilities

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?