



Department of Civil Service

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NY 23-30

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2024 Annual Option Transfer and Pre-Tax Contribution Program
Election Period
DATE: November 21, 2023

Annual Option Transfer Period and Pre-Tax Contribution Program Dates

The 2024 Option Transfer and Pre-Tax Contribution Program (PTCP) Election Period for New York State employees is November 30, 2023 through December 29, 2023.

Please be advised rates have not been finalized at this time. Once available, a separate system announcement will be sent. Employees who wish to request a change during the annual Option Transfer Period can do so by submitting a completed NYS Health Insurance Transaction Form (PS-404) or through MyNYSHIP by December 29, 2023. **Do NOT accept changes prior to or after the Option Transfer Period.**

PTCP Election Period

Please refer to the Pre-Tax Contribution Program section of the HBA Manual for information regarding the PTCP and the Annual Election Period. Note that changes to an enrollee's tax election take place with the first paycheck of the upcoming "Tax Year," which can differ from the "Plan Year" effective date.

Opt-out Program

Please refer to the Opt-out section of the HBA Manual regarding the requirements for the Opt-out Program. Note that enrollees who signed the PS-409 Opt-out Program Attestation Form have attested to their eligibility and must notify their HBA when no longer eligible for other employer-sponsored health plan coverage. Delays in notification of loss of other employer-sponsored coverage could result in a late enrollment waiting period when requesting NYSHIP coverage. Additionally, enrollees will be required to repay Opt-out incentive payments provided to them after the date of cancellation of their other employer-sponsored coverage.

2023/2024 Opt-out Incentive Payment Dates

Please refer to the chart below for the dates of the final 2023 incentive payment and first 2024 incentive payment, in accordance with each payroll cycle.

Employee's Payroll Cycle	Last Paycheck with 2023 Opt-out Payment	First Paycheck with 2024 Opt-out Payment
Administration Lag	12/20/23	1/3/24
Administration Current	12/06/23	12/20/23
Institution Lag	12/14/23	12/28/23
Institution Current	11/30/23	12/14/23
Triple Lag	12/28/23	1/11/24

2024 Effective Dates for Requested Changes

During the annual Option Transfer Period, employees may make changes to their NYSHIP Option, including electing the Opt-out Program, if eligible. For employees enrolled in the PTCP, the annual Option Transfer Period is the time when they may request changes that will affect their biweekly premium deduction for the new plan year (examples of allowed changes are a request to change from Family coverage to Individual coverage or to cancel coverage altogether).

The NYBEAS benefit plan effective dates for the 2024 plan year are:

- January 4, 2024 for employees on the Administration Payroll
- December 28, 2023 for employees on the Institution Payroll

Employees who request to enroll in NYSHIP coverage or add previously eligible dependents to existing coverage are still subject to NYSHIP's late enrollment rules. This means that employees who request enrollment without a qualifying life event **and** after their 28-day waiting period will be considered late enrollees. Refer to the *NYSHIP General Information Book* for NY active employees for more information.

Note: Effective dates for enrollments, cancellations, and changes in coverage between **two NYSHIP** eligible employees who are married or in a domestic partnership will be coordinated when requested by both employees within the Option Transfer Period. To ensure uninterrupted coverage, HBAs should coordinate this process by consulting with fellow HBAs and/or EBD.

NYBEAS Keying Window for Annual Option Transfer Period

During the HBA keying window that is open from **November 30, 2023 through January 31, 2024**, you will be able to process the following 2024 Option Transfer Period transactions.

NYBEAS Transactions Only Available During Annual Option Transfer Period¹

Action / Reason	Description	Reason to Use Transaction
PLN/CHG	Benefit Plan Change During the Option Transfer Period	Used to process a NYSHIP-enrolled employee's request to change their NYSHIP option (to Empire Plan, a NYSHIP HMO, or the Opt-out Program).
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."

NYBEAS ANNUAL OPTION TRANSFER PERIOD KEYING WINDOW AND RETROACTIVITY DATES

The keying window in NYBEAS will be open to HBAs through January 31, 2024. Since the Option Transfer Period begins in November, more enrollees may experience retroactivity, with many transactions impacting paychecks in January and possibly into February. To avoid retroactive premium adjustments, when possible, transactions must be entered by HBAs according to the schedule below:

Payroll Cycle	Effective Date on NYBEAS	Retroactivity Cutoff Dates	First Paycheck Date	NYBEAS Annual Option Transfer Keying Window
Administration Lag	1/4/24	12/19/23	1/3/24	11/30/23 – 1/31/24
Administration Current		12/5/23	12/20/23	
Administration Triple Lag		12/26/23	1/11/24	
Institution Lag*	12/28/23	12/12/23	12/28/23	
Institution Current*		11/28/23	12/14/23	

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

Processing NYBEAS transactions after the dates shown in the **Retroactivity Cutoff Dates** column will result in the enrollee having retroactive premium adjustments to their NYSHIP account. Please note that all enrollees on the Institution *Current* payroll will be subject to retroactivity as their cutoff date is prior to the beginning of the Option Transfer Period.

***Institution Payroll Cycle** benefit change transactions, which are effective December 28, 2023, **MUST** be entered **prior to any PTCP Election changes**, which are effective January 11, 2024. To avoid the need for a correction request or sending transactions to EBD, NYBEAS transactions must be processed in effective date order.

If an employee's annual Option Transfer request results in an increase in the employee's NYSHIP premium (for example, a change to a more expensive NYSHIP Option), and the transaction is processed after the Retroactivity Cutoff Date, the employee will owe retroactive NYSHIP premiums. As a result, the employee will be subject to special deductions of up to \$100 per paycheck in addition to the employee's regular health insurance deduction amount, until the outstanding NYSHIP health insurance premium is paid in full.

If an employee's annual Option Transfer request results in a decrease in the employee's NYSHIP premium (for example, a change to a less expensive NYSHIP Option), and the transaction is processed after the Retroactivity Cutoff Date, the employee's account will show an overpayment of NYSHIP premium. This overpayment will be used to reduce the next health insurance premium deduction. If the credit balance is larger than the next deduction, or no premium is owed, the employee will receive the remaining credit as a refund either in a subsequent paycheck (if enrolled in PTCP) or via a separate check (if not enrolled in PTCP) issued by the NYS Office of the State Comptroller.

When processing these transactions, HBAs should use the signature date on the PS-404 as the request date (Option Transfer Period Dates 11/30/23 – 12/29/23).

The appropriate effective date will automatically populate in NYBEAS based upon the employee's payroll cycle.

Additional guidance on how to process transactions during the annual Option Transfer Period can be found in the HBA Manual.

MyNYSHIP for Annual Option Transfer Requests for the 2024 Plan Year

Active NYS employees can submit online requests for a change of their health insurance option through MyNYSHIP (<https://www.cs.ny.gov/mynyship>) during the Option Transfer Period. The Option Transfer transaction will be made available for enrollees from November 30, 2023 through December 29, 2023. The majority of Option Transfers processed through MyNYSHIP will not require action on the part of HBAs, but it is important to view the NYBEAS worklists to determine if any Option Transfers have been “pending” and require approval. All other health insurance changes (including Opt-out Program election) must be submitted to the HBA for processing.

Open Enrollment for the Young Adult Option (YAO)

The Open Enrollment period for the YAO will coincide with the annual Option Transfer Period. The YAO provides coverage to children (age 29 or younger) of NYSHIP enrollees. For additional YAO information, employees may visit:

<http://www.cs.ny.gov/employee-benefits/young-adult-option/>.

Ordering Plan Materials for Enrollees

Please ensure you are ordering Plan materials for enrollees changing to an HMO or the Empire Plan (not necessary if changing from one HMO to another). You may reference HBA Memo NY23-16 “Communications Plan: 2024 Option Transfer (OT) Period” regarding ordering plan materials.

If you have questions about this memo, please contact the HBA Helpline at 518-474-2780. Visit NYSHIP Online at <https://www.cs.ny.gov> for information on the 2024 Rates or www.cs.ny.gov/employee-benefits/hba/ to access the HBA Manual.