

EBD Annual Option Transfer Webinar

Combined Q&A, NYS Sessions 1 and 2

Empire Plan Benefit Changes

Q: Is Carelon pre-approval required before using the mental health access line?

A: Pre-approval is not required but is recommended. There is a guaranteed level of benefits when a plan member who is seeking services contacts Carelon first.

Q: Is coverage for behavioral health services (i.e., seeing a therapist, not services received through LiveHealth) still provided by what used to be Beacon Health Services?

A: Yes, under the Empire Plan, there are four different administrators: UnitedHealthcare, BlueCross BlueShield (now Anthem BlueCross), CVS/Caremark for prescription drug coverage, and mental health and substance use services previously under Beacon Health are now provided through Carelon.

Q: Will new cards be coming for everyone due to the change to Anthem Blue Cross?

A: No, there will not be a re-issuance specific to that change. Enrollees who are receiving new cards are receiving them due to changes in the maximum out of pocket levels.

What's New?

Dental/Vision eligibility

Q: Does the new dental/vision eligibility for dependents to age 26 without proof of student status apply to M/C employees? Does M/C dental and vision coverage include dependents up to the age of 26 regardless of student status?

A: Yes, M/C employees are included. This applies to everyone except CSEA, UUP, and DC-37, which have their own dental and vision programs.

Q: In which publication was it mentioned that M/C dependents are also covered for dental and vision up to age 26 regardless of student status?

A: HBA Memo NY23-31 was released with this information November 29.

Q: Will dependents be automatically re-enrolled in dental and/or vision if they were removed at any time, or within a certain period of time like the last year?

A: Yes, dependents under age 26 will be automatically re-enrolled. Refer to HBA memo NY 23-31.

Q: Is it safe to assume that student verification forms will no longer be necessary since Dependents will automatically be covered until age 26 regardless of student status?

A: Correct - the student verification forms will no longer be needed. Refer to HBA memo NY 23-31.

Q: Will HBAs receive a directive to notify employees of the expanded eligibility for dependent dental and vision coverage?

A: Letters will be sent to affected enrollees the week of November 27, 2023. Refer to HBA memo NY 23-31 for additional information.

Q: Will the dependents that were removed from dental and on COBRA but re-added effective 1/1 be able to enroll in COBRA again once they age off after turning 26?

A: Yes; once the children reach age 26 and lose their eligibility for dental and vision, this is considered a new COBRA qualifying event, so they would be offered COBRA again.

New Employee Waiting Period

Q: Does the new waiting period apply to all employees?

A: The new 28-day waiting period applies to all NYS employees, except for SEHP employees.

Q: For new hires, should we make necessary changes to reflect new times for the new waiting period or should we process moving forward?

A: The new waiting periods are built into the NYBEAS programming. There shouldn't be any manual adjustments needed.

Q: Will Directive 2221 Employee Health Insurance, which provides information about the 42- or 56-day waiting period, be updated to reflect the waiting period change?

A: This specific Directive is an internal DOCCS document; we expect that DOCCS will update it if necessary. The Directive is quoting the provisions from corresponding Union contracts. The change to a 28-day waiting period was at the direction of the Office of Employee Relations (OER), and the corresponding contracts have not yet been updated to reflect the change.

Reminder: Adding Comments in NYBEAS

Q: Are we required to leave a comment in NYBEAS for any kind of Military Leave or just MLL No Pay?

A: We would need a comment for any LOA/MLL transactions.

2024 Annual Option Transfer Period

Q: Which changes can be made in NYSHIP Online (MyNYSHIP) during this period?

A: There is a list inside MyNYSHIP that lets the employee know what they can do through MyNYSHIP. The only MyNYSHIP changes the employee can process themselves are: Update mailing address, Order ID cards, Change their NYSHIP option during the OTP.

Q: If an enrollee submits a request through the MyNYSHIP portal, does the employee still have to submit a PS-404 and eligibility proofs?

A: Yes. The enrollee would have to submit a PS404 and proofs to add a dependent onto their file. Adding a dependent is not something the employee can do though MyNYSHIP.

Q: If an enrollee submits a request through MyNYSHIP, will they appear on our worklist?

A: Per HBA Memo 19-24, HBA's will continue to receive NYBEAS worklists on enrollee requests that require further review and/or proofs for the enrollee or dependent.

Q: Will agencies be notified if employees make updates in MYNYSHIP?

A: Yes. An employee who makes changes in MyNYSHIP will appear on your worklist so you can verify and request any necessary proofs.

Q: Some employees already submitted forms to HR for Option transfer. Should I have them sign a new form?

A: All Option Transfer Period (OTP) requests must be made during the OTP window November 30 – December 29. Any requests made prior to 11/30/2023 must be resubmitted.

Q: Is moving to a different county considered a qualifying event for changing HMOs?

A: Moving to a county where an employee's current HMO is not available is a qualifying event to change plans.

Q: An employee cannot add a previously eligible dependent to their plan during a non-OTP period absent a qualifying event, correct?

A: An enrollee can add a previously eligible dependent at any time, but the dependent may be subject to a late enrollment waiting period. If the employee is participating in the PTCP and the change represents a change in coverage (for example, Individual to Family), they would be put in split tax status for the remainder of the year.

Pre-Tax Contribution Program (PTCP)

Q: If someone was in split tax due to moving to family coverage mid-year, are they automatically moved to pre-tax during option transfer period?

A: Yes. Any enrollee that is in split tax deductions will be changed to pre-tax automatically. The only exception is if the enrollee has a Domestic Partner on the file, they will remain in split tax.

Q: If an employee chooses after-tax status, can they make any changes they want to during the year with or without a qualifying event?

A: If someone chooses after-tax, then they can cancel coverage or remove dependents at any time. However, they cannot add dependents or change plan without a qualifying event.

Q: If an employee requests to enroll in the PTCP during Option Transfer and simultaneously requests to add previously eligible dependents to their account (subject to late enrollment waiting period), will the late enrollment waiting period before their dependents' coverage begins affect the pre-tax selection or effective date?

A: Assuming the employee already has individual coverage, they can do both. It will not affect the date.

Q: I have a new employee who was hired in June 2023 but did not waive or opt-out when first eligible. The employee now wants to elect individual coverage due to losing their other insurance coverage in October. Can they choose pre-tax?

A: If they requested NYSHIP coverage within 30 days after losing their other coverage, they would be enrolled in benefits the day after they lost their other benefits and that would be in after-tax status for the remainder of the year. During the PTCP election period, the enrollee can submit a request to enroll in PTCP that would be effective January 1.

Q: Is it true that an employee that has a pending divorce is prohibited from removing their spouse during the divorce proceedings and cannot remove the spouse until the divorce is finalized?

A: The employee may remove their spouse during the Annual Option Transfer Period, just like they could with any dependent.

Q: If there is a pending divorce, is the Annual Option Transfer Period the only time that the employee could remove the spouse (while divorce is pending) until after the divorce is finalized?

A: If the enrollee is in pre or post tax and just removing a dependent (but not changing from Family to Individual), since it doesn't change the cost of insurance, they can remove the one dependent at any time. If removing the spouse would change their coverage from Family to Individual, they can only make the change during Option Transfer.

Q: Is there a report available in NYBEAS to identify who is paying after-tax?

A: There is currently no report to identify after-tax enrollees. If an enrollee requests a change that is only permissible in an after-tax status (e.g., an enrollee requests to cancel coverage or change from family to individual outside the option transfer period) please verify the enrollee's tax status in the "Billing" tab of NYBEAS Update History.

Opt-out Program

Q: If someone is enrolled in the opt-out program and then during the year loses their other coverage, how do we go back in and elect a pre-tax status?

A: The enrollee would not be eligible to elect pre-tax until the next PTCP Election/Option Transfer Period.

Q: What if a current Family Opt-Out employee wants to enroll in individual coverage for 2024?

A: That would be an allowable change during the Option Transfer period. The employee would need to submit a PS-404 requesting to enroll in the Individual Medical plan before December 29, 2023.

Q: If the other employer-sponsored coverage is through a parent, is the employee still eligible for family opt-out?

A: Yes.

Q: When should someone request a plan for retirement while on the opt out program, is there a time limit?

A: Opt-out enrollment is considered enrollment in NYSHIP for retirement purposes. An employee does not need to enroll in coverage to retire with NYSHIP.

Q: I was once told that if the employee has never enrolled in NYSHIP that they should enroll the year prior to retiring. Is that no longer needed?

A: There is no minimum time an employee must be enrolled in coverage; the only rule is that coverage must be in place at the time of retirement. If enrollment will be subject to a late enrollment waiting period, the employee needs to request it 5 pay periods in advance. The one-year requirement you have heard of might be referring to the minimum time an employee must be a NYS employee to retire from the State after transferring from another NYSHIP agency.

Q: If an employee wants to enroll into a health insurance option such as the Empire Plan, when should they request this to be covered at the time of retirement?

A: If they are not currently enrolled in coverage, they must request their enrollment at least 5 pay periods in advance to be covered at the time of retirement. If they are currently enrolled in the Opt-out program, they are not required to enroll in a plan option to retire with NYSHIP, since enrollment in Opt-out counts as enrollment in NYSHIP. However, if they wish to be enrolled in a coverage option at the time of retirement, the employee can switch from Opt-out to the Empire Plan or an HMO during the Annual Option Transfer Period before their retirement, or they could make the change as of the effective date of their retirement.

Q: We have had many enrollees ask to opt out who have spouse coverage, can they enroll in opt out now?

A: Provided they meet all eligibility requirements outlined in [HBA Memo 19-31](#), they may Opt-out during the Option Transfer period.

Productivity Enhancement Program (PEP)

Q: If an employee enrolls before 12/11/2023 can they enroll in PEP for 2024?

A: If the employee is enrolled in coverage before the close of the PEP window, they would be eligible to participate.

Q: If a PEP enrollment is processed and we end up having to deny it because the employee is not eligible, how do we remove the transaction from NYBEAS?

A: You should not process the transaction until you know the enrollee is eligible to participate in the PEP program, but if there is a mistake made, you would need to send a correction for EBD to remove it. If you key the wrong days, you can rekey another PEP transaction with the correct information and NYBEAS will use the last info that was entered.

Q: Can an employee who is not newly eligible and wishes to enroll apply for the PEP program for 2024?

A: An employee must be enrolled in coverage at the time of the PEP election.

Young Adult Option Open Enrollment

Q: Is YAO offered to an aging-out NYSHIP enrollee?

A: A dependent who turns 26 and ages off their parent's plan would be eligible to apply for YAO, similar to COBRA eligibility.

Q: For newly hired employees who have children that are 26 that they want to put on the YAO but start after the YAO open enrollment, will they have 60 days from the date of hire to enroll them in the YAO?

A: Yes

General Questions

Q: Have the direct pay rates been released yet?

A: Direct-pay rates are available here: <https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/rates/2024/ny-pe-direct-pay-rates-2024.pdf>

Q: I did notice the 2024 Empire Plan Formulary was posted recently to HBA online. I had an employee ask me if the formulary was final or if it was still being negotiated.

A: We do not anticipate any changes to the formulary.

Q: Do we have a date for when the new NYSHIP General Information Book (GIB) will be released?

A: We do not have a specific date, but we anticipate the publication will be finished soon and most likely will be available in early 2024.

Q: The Empire Plan cost has significantly increased for family coverage (\$1000 more a year for 2024, compared to around \$600 increases from previous years). I anticipate Empire Plan enrollees will have questions as to why that is. Is this just due to inflation?

A: Premiums are directly attributable to how much the plan spends on health care each year, and health care costs continue to increase. In addition, the following factors are driving 2024 premium increases.

- Increased utilization in diabetic and weight loss drugs.
- Higher than anticipated utilization in the hospital and medical programs.
- The State and Carelon Behavioral have new five-year contract that allows for increased reimbursement rates to providers in order to improve the quality of the network.

Q: Any updates on the 2024 CUNY NYSHIP Rates?

A: SEHP rates are posted in [HBA Memo SEHP23-21](#)

Q: The most current PS-404 application enrollees should be using during Option transfer is still dated 1/2023, correct?

A: Yes.

Q: Why does the planning for option transfer booklet say that for 2024 HI plans begin 1/1/2024 but in the NYSHIP rates and deadlines on page 3, for admin lag EEs the HI options begin 1/4/2024? Always confused by this...

A: The actual start of the new plan year is January 1, 2024, which is when the benefits will go into effect. Billing does not always occur on the first day of the month and depends on the date

of the first pay period following the new year. Enrollees may see their deductions begin on a date other than January 1, but this is a function of the pay period date not lining up with the first of the year.

Q: The period from Nov 30th to the end of December is referred to as the Annual Option Transfer Period, not open enrollment - when is open enrollment?

A: NYSHIP *does not have an open enrollment period*. NYSHIP has an annual Option Transfer Period when enrollees may make changes to their existing plan, but this period is not for employees to freely elect coverage with no waiting period. YAO is the only group that has an open enrollment period during which they can newly elect coverage.

Q: When someone is preparing to retire, if they are 65 or older, must they have Medicare Parts A and B in place before they retire for NYSHIP coverage to remain in effect for them?

A: Yes, they should apply for Medicare 3 months prior to retirement to make sure that Medicare A and B are in place. They should enroll in Part A as of the first day of the month in which they turn 65, and Part B as of the first day of the month following the effective date of their retirement.

Q: They do NOT need to apply for Part D if they want to stay with NYSHIP, correct?

A: Correct; they apply for A and B only. They will automatically be enrolled in a Part D program by the Empire Plan or their HMO. You should also supply the employee with the *Medicare and NYSHIP* booklet that you can find on HBA Online.

Q: If an employee's spouse is currently disabled and covered under Medicare Part B but is not yet age 65, would NYSHIP reimburse the cost of Medicare Part B premium if the employee enrolls in family coverage?

A: If the employee is actively working, the spouse would be NYSHIP-primary and would not be eligible to be reimbursed. When the employee retires, the spouse would become Medicare primary and reimbursable at that time. The only exception would be if the spouse is eligible for Medicare due to ESRD – if this is the case, call EBD and we can assist.

Q: When a child ages out of NYSHIP coverage, do we tell them about YAO?

A: Yes, you should advise the enrollee that YAO coverage is available; the child will also receive an application for COBRA continuation coverage.