



**Department of
Civil Service**

2024 Option Transfer Period Webinar

Employee Benefits Division

December 21, 2023

Welcome to the 2024 Option Transfer Period Webinar



Housekeeping

- Webinar time is 10AM – 12PM
- 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. What's New?
3. Reminders
4. Annual Option Transfer Period
5. Pre-Tax Contribution Program
6. Opt-out Program
7. Productivity Enhancement Program
8. Young Adult Option Open Enrollment
9. Summary
10. Resources

Empire Plan Benefit Changes



NYSHIP
New York State
Health Insurance Program

Empire Plan Benefit Changes

Presenter- Mindy Beyer, Contract Manager, Vendor Management Unit

**New York State Department of Civil Service
Employee Benefits Division**

Prepared for use by the Department of Civil Service, Employee Benefits Division representatives only.

Empire Plan Benefit Changes

Topics

- What's New for January 1, 2024
- Benefit Updates and Reminders

Empire Plan Benefit Changes

What's New for January 1, 2024

- Effective January 1, 2024, PEF and UUP will have Empire Plan benefit changes similar to those changes CSEA, M/C, Courts, and NYS Retirees had on July 1, 2023.
- A *Special Empire Plan Report* was mailed in early November to PEF and UUP represented enrollees outlining these benefit changes.

Empire Plan Benefit Changes

What's New for January 1, 2024

Quick Summary - New Benefits for PEF and UUP:

- Single \$25 Office Visit Copayment
- No Copayment for Virtual Visits when using LiveHealth Online
- New Center of Excellence for Substance Use Disorder
- Reduced In-Network Maximum Out-of-Pocket Limits
- Covered-in-Full Benefit for Mastectomy Bras
- Infusion Therapy Site of Care Program (no copayments)
- Visit Limit for Massage Therapy (20 per calendar year)
- Visit Limit for Acupuncture Services from a Nonparticipating Provider (20 per calendar year)
- New Reimbursement Methodology for Non-Network Claims

Empire Plan Benefit Changes

What's New for January 1, 2024

- As a reminder, these are the currently ratified groups with Empire Plan benefits changes:
 - UUP and PEF - changes as of January 1, 2024.
 - CSEA, Courts, M/C (Management/Confidential), NYS Retirees, Participating Agencies and Participating Employers – changes as of July 1, 2023.
- These are the groups not ratified at this time: Council-82, DC-37, NYSCOPBA, PBA (Troopers and Supervisors), PBANYS and PIA.

Empire Plan Benefit Changes

What's New for January 1, 2024

New Benefit ID Cards:

- PEF and UUP represented enrollees are in the process of receiving new Empire Plan Benefit ID cards to reflect the lower, negotiated In-Network Maximum Out-of-Pocket Limits.
- Groups not ratified at this time also are in the process of receiving new benefit cards with the updated In-Network Maximum Out-of-Pocket Limits per federal guidelines.
- Empire Plan members can use these cards immediately; they do not have to make any phone calls or register their benefit ID card.

Empire Plan Benefit Changes

What's New for January 1, 2024 – **Ratified Groups Only**

Expansion of Site of Care Program for Infusions:

- This program will be expanded to include all drug infusion therapies except those used to treat cancer or hemophilia.
- Empire Plan primary members impacted by this change will receive a letter and assistance in coordinating the transition.
- There will be **no** copayments for the infusion when an alternate setting is used, which may include a freestanding infusion suite, a doctor's office, or your home.
- This list of therapies included for this program can be found at:
<https://www.empireblue.com/nys/resources-forms>

Empire Plan Benefit Changes

What's New for January 1, 2024 – All Groups

Assignment of Benefits for Medical/Surgical Providers:

- Enrollees who obtain services from out-of-network providers may opt to have The Empire Plan pay covered expenses to providers directly.
- To choose this option, sign the “Assignment of Benefits” field to authorize payment to your provider when submitting your claim to UnitedHealthcare or when completing forms required by your provider.
- As a reminder, out-of-pocket costs will be much higher when using an out-of-network provider.

Empire Plan Benefit Changes

What's New for January 1, 2024 – All Groups

Empire BlueCross Becoming Anthem Blue Cross:

- Empire BlueCross, the administrator of The Empire Plan Hospital Program, will be changing its name to Anthem Blue Cross.
- This transition will not impact coverage or network access.
- For the latest information about this change and for information about Empire Plan hospital benefits, go to: www.empireblue.com/nys
 - Using this link, plan members can set up an account to review benefits, view claims, submit inquiries and access LiveHealth Online.

Empire Plan Benefit Changes

Benefit Updates and Reminders – All Groups

Preventive Care – RSV (Respiratory Syncytial Virus):

- For adults ages 60 and older, the RSV vaccine is covered at no cost when provided by a vaccination network pharmacy or participating medical provider.
- For infants/children ages 0 through 19 months, RSV monoclonal antibodies are covered at no cost when administered by a participating medical provider. Please note this treatment is not available at retail pharmacies.
- For women between 32 to 36 weeks of pregnancy, the RSV vaccine is covered at no cost when administered by a participating medical provider. Per state regulation, vaccines for this group are not available at retail pharmacies.

Empire Plan Benefit Changes

Benefit Updates and Reminders – All Groups

Preventive Care – COVID-19 and Influenza Vaccines:

- The flu vaccine and all COVID-19 vaccines and boosters are covered at no cost when provided by a vaccination network pharmacy or participating medical provider.
- The CDC (Centers for Disease Control) recommends the COVID-19 primary series vaccine for everyone age six months and older, and the COVID-19 boosters for individuals age five years or older.

Empire Plan Benefit Changes

Benefit Updates and Reminders – All Groups

No Copayment for In-Network Opioid Treatments:

- Empire Plan members have no copayment when receiving services from a network MHSU (Mental Health and Substance Use) provider for opioid treatment that includes the prescribing of agonists, including methadone, Suboxone and buprenorphine. However, prescriptions obtained at a retail pharmacy are still subject to the applicable copayment.
- Also, there are no copayments for therapy and counseling sessions related to the same opioid treatment provided by a network MHSU provider.

Empire Plan Benefit Changes

Benefit Updates and Reminders – All Groups

UnitedHealthcare App:

- Empire Plan members can use the UnitedHealthcare (UHC) app to:
 - Find participating providers, view medical claims, and check deductibles.
 - Choose paperless communications.
- Just scan the QR code to get registered.



Empire Plan Benefit Changes

Benefit Updates and Reminders – All Groups

Empire Plan Member Resources:

- **The Empire Plan NurseLineSM** is available 24/7. Registered nurses can answer health-related questions and assist in finding a network provider.
- **The Clinical Referral Line** for the Mental Health and Substance Use Disorder Program is available 24/7. Licensed clinicians can help find a provider and schedule an appointment if necessary.
- **CVS Caremark** representatives are available 24/7 to answer questions about prescription drug benefits and assist in finding a network pharmacy.
- **1-877-7-NYSHIP (1-877-769-7447)** is the number to call for the above services; this number is found on the back of the Empire Plan benefit ID card.

Empire Plan Benefit Changes

Benefit Updates and Reminders – All Groups

Empire Plan Member Resources:

LiveHealth Online is a telehealth benefit that provides access to a board-certified doctor, psychiatrist, psychologist, and licensed therapist by telephone or a video visit on your smartphone, tablet or personal computer.

- \$0 copayment – service is at no cost to Empire Plan members.
- To register or to schedule a visit, go to www.empireblue.com/nys or call 1-888-LiveHealth (1-888-548-3432).
- Representatives are available 24/7.

Empire Plan Benefit Changes

Benefit Updates and Reminders – All Groups

Empire Plan Member Resources:

Talkspace provides online access to therapy with a licensed clinician.

- 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, you can go to <https://www.talkspace.com/empireplan>

Empire Plan Benefit Changes

Benefit Updates and Reminders – All Groups

Empire Plan Center of Excellence Programs - Overview:

- Nationwide access to care from providers who are recognized as leaders.
- All Center of Excellence (COE) programs include paid-in-full benefits for services provided at the COE.
- All COE programs include a travel, lodging and meal expenses benefit for travel within the United States.
- Plan members must call and register for the applicable COE Program to access benefits.

Empire Plan Benefit Changes

Benefit Updates and Reminders – **All Groups with Exception**

Empire Plan Center of Excellence Listing of Programs:

- **Cancer Services** – Medical/Surgical Program (UnitedHealthcare)
- **Transplants** – Hospital Program (Empire BlueCross)
- **Infertility Benefits** – Medical/Surgical Program (UnitedHealthcare)
- **Substance Use Disorder** – MHSU Program (Carelton) – **this COE Program is available to ratified groups.**

Empire Plan Benefit Changes

Benefit Updates and Reminders

Empire Plan Member Resources:

Empire Plan Center of Excellence Programs - More Information:

- Use the link below to access a publication about Empire Plan COE benefits, including a list of COE locations:

<https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/reporting-on/2023/reporting-on-centers-of-excellence-2023.pdf>



NYSHIP
New York State
Health Insurance Program



Questions?

What's New?

New Vision/Dental Eligibility

- Effective January 1, 2024, dependent children of enrollees on NYS dental and vision plans will be eligible up to age 26, regardless of student status
- For NYS, dependents under age 26 will no longer have to provide student proofs
- Emblem Health Student Verification forms will no longer need to be completed periodically
- Employees enrolled in a union Employee Benefit Fund dental or vision plan, such as CSEA, UUP, DC-37, should contact their EBF for current rules

New Vision/Dental Eligibility

- EBD has identified dependents previously removed from dental and/or vision coverage due to ineligibility prior to January 1, 2024 and will automatically reinstate them to coverage
- If an eligible dependent was inadvertently missed, you should manually process the enrollment effective 1/1/24
- If a dependent was added in error or does not wish to be covered, you should process a cancellation with the same effective date
- For more information, please refer to [HBA Memo NY23-31](#)

New Employee Waiting Period

- Effective October 1, 2023, all newly hired or newly eligible New York State employees (excluding SEHP) are subject to a 28-day new hire waiting period
- The 28-day waiting period replaces the 42- and 56-day waiting periods
- The new waiting period is only applicable to employees hired (or newly eligible) on or after October 1, 2023

New Employee Waiting Period

- NYBEAS programming has been updated to accommodate the change in waiting period
- Please refer to [HBA Memo NY23-19](#) for more information

Reminder: Timely Processing

Timely Processing

- As reminder, it is extremely important that all changes to enrollment records are processed in NYBEAS in a timely manner
- Typically, changes should be processed within 7 days of the request or event
- Timely processing is required to ensure accurate billing and a smooth transition of benefits for enrollees
- Numerous problems can arise when transactions are not processed timely

Timely Processing

- For example, when a retirement is not processed in time for a Medicare eligible enrollee, claims are incorrectly paid as plan-primary
- When EBD is eventually notified the employee has been retired, claims must be reversed
- Medicare has a limit on how far back they will pay claims, and will refuse claims submitted outside this time frame
- Reversed claims can be costly to the enrollee and the plan, and increased plan costs mean increased premiums for all plan enrollees

Timely Processing

- As another example, problems can arise when job transactions, such as terminations or leaves of absence are not keyed on time
- Employees and their dependents may continue to have access to the benefits well after their eligibility has ended
- By the time the job record is corrected, claims may have already been paid and the costs cannot be recovered
- Once again, this can be costly to the plan, which is ultimately costly for all plan enrollees

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

- 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 enrollee's 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. DOI 03/07/2022. LOA/RPD eff. 07/15/2022. This is not due to an assault."/>				

NYBEAS Comments

- Another important leave that we need a comment for is Military Leave.
- A comment on the file explaining if the enrollee has orders calling them to duty.
- Here is an example of a comment

Dependent/Beneficiary ID: 01

Sequence:

Comment Date: 02/20/2020 **Action Date:** 02/20/2020 **By:** HBA Full Name

LOA/MLL effective 2/07/2020. Employee called to active duty

Reminder: Duplicate Files

Duplicate Files

- For HBAs 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.

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 2024 Option Transfer Period and PTCP Election Period will run from **November 30, 2023 through December 29, 2023**

Annual Option Transfer Period

- Employees who wish to request a change during the 2024 Option Transfer Period must complete and submit a Health Insurance Transaction Form (PS-404) by December 29, 2023
- Find more information on processing deadlines in: [HBA Memo NY23-30 2024 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 2024 plan year during the 2024 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 2023 plan year who are still eligible and wish to remain enrolled during the 2024 plan year are not required to take any action
- Employees who did not participate in the Opt-out Program during the 2023 plan year must have been continuously enrolled in a NYSHIP plan option since April 1, 2023 (or since first eligible for NYSHIP if after April 1st) to opt-out for the 2024 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 NY23-16 Communications Plan: 2024 Option Transfer \(OT\) Period](#)
- 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

	
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	

Option Transfer 2024 for Active NY Enrollees

Earlier this fall, we mailed Active NY enrollees a copy of 2024 [Planning for Option Transfer](#), a flyer that provides an overview of the health plan-related programs and options available in 2024 under NYSHIP.

[Health Insurance Choices for 2024](#), 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 2024 Supplement](#), a companion document to *Choices* compiled for active employees represented by Council 82, DC-37, NYSCOPBA, PBA, PBANYS and PIA. It includes information about 2024 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 enrollees in the aforementioned groups who request a copy of *Choices*.

The [Option Transfer Guide](#) has been updated for 2024 and is now available on NYSHIP Online. This web page provides easy access to option transfer-related information and instructions, as well as links to tools and additional resources to assist employees in their research. Click the link above to access it.

For more information on *Planning for Option Transfer*, *Choices*, the *Choices Supplement*, the Option Transfer Guide or rates/option transfer deadline publications (to be mailed to enrollee homes later this fall), see HBA memo [NY23-16](#).

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
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NYSHIP Insurance Forms and Support Material

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

[HBA Online](#)

NYSHIP Online

PEF • Empire Plan Change Your Group Search



- Current Topics**
- What's New
- Health Benefits & Option Transfer**
- Dental & Vision Benefits
- Using Your Benefits
- Forms
- Planning to Retire?
- Find a Provider
- Calendar
- Resources
- MyNYSHIP - Employee Self-Service




[NYSHIP Online](#)


NYSHIP Online



Health Benefits

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

 [2023 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](#)

[Empire Plan Formulary Drug Lists](#)

[Empire Plan Providers, Pharmacies and Services](#)

[Forms](#) - Empire Plan Claims Forms and Non-Participating Provider Claim Forms and Administrative Forms.

[NYSHIP Online](#)

NYSHIP Online

Option Transfer Information for Active Employees of New York State Agencies (NY) in Settled Groups

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.

NOTE: A link to the 2024 version of the tool will be available on this page in early December.

[Planning for Option Transfer for 2024](#)



[Health Insurance Choices for 2024](#)



[2024 NYSHIP Rates & Deadlines](#)

Effective January 1, 2024



[2024 Rates & Information for Direct Pay Enrollees](#)

Effective January 1, 2024

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 November 30, 2023 through January 31, 2024**

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 NY23-30	2024 Annual Option Transfer and Pre-Tax Contribution Program Election Period
HBA Memo NY19-32	Pre-Tax Contribution Program (PTCP) Election Period Changes Beginning with Tax Year 2020
HBA Memo NY23-16	Communications Plan: Option Transfer Period for 2024
HBA Manual - Option Changes	Option Changes page of HBA Manual

Annual Option Transfer Period – Resources

Resource	Purpose
NYSHIP Online	Information on the 2024 Option Transfer Period
Planning for Option Transfer for 2024	Information on the 2024 Option Transfer Period
Health Insurance Choices for 2024	Information on Empire Plan and NYSHIP HMOs
NYSHIP Rates & Deadlines for 2024	Provides the 2024 premium costs of each NYSHIP plan option (Choose the group on HBA Online)

Pre-Tax Contribution Program (PTCP)

Pre-Tax Contribution Program (PTCP)

- The 2024 Option Transfer Period and PTCP Election Period will run from **November 30, 2023 through December 29, 2023**
- During the 2024 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 29, 2023

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 2024 Option Transfer Period must submit a PS-404 by December 29, 2023

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 2024 Option Transfer Period, an enrollee should complete Box 15 on the PS-404 and submit it by December 29, 2023
- 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.

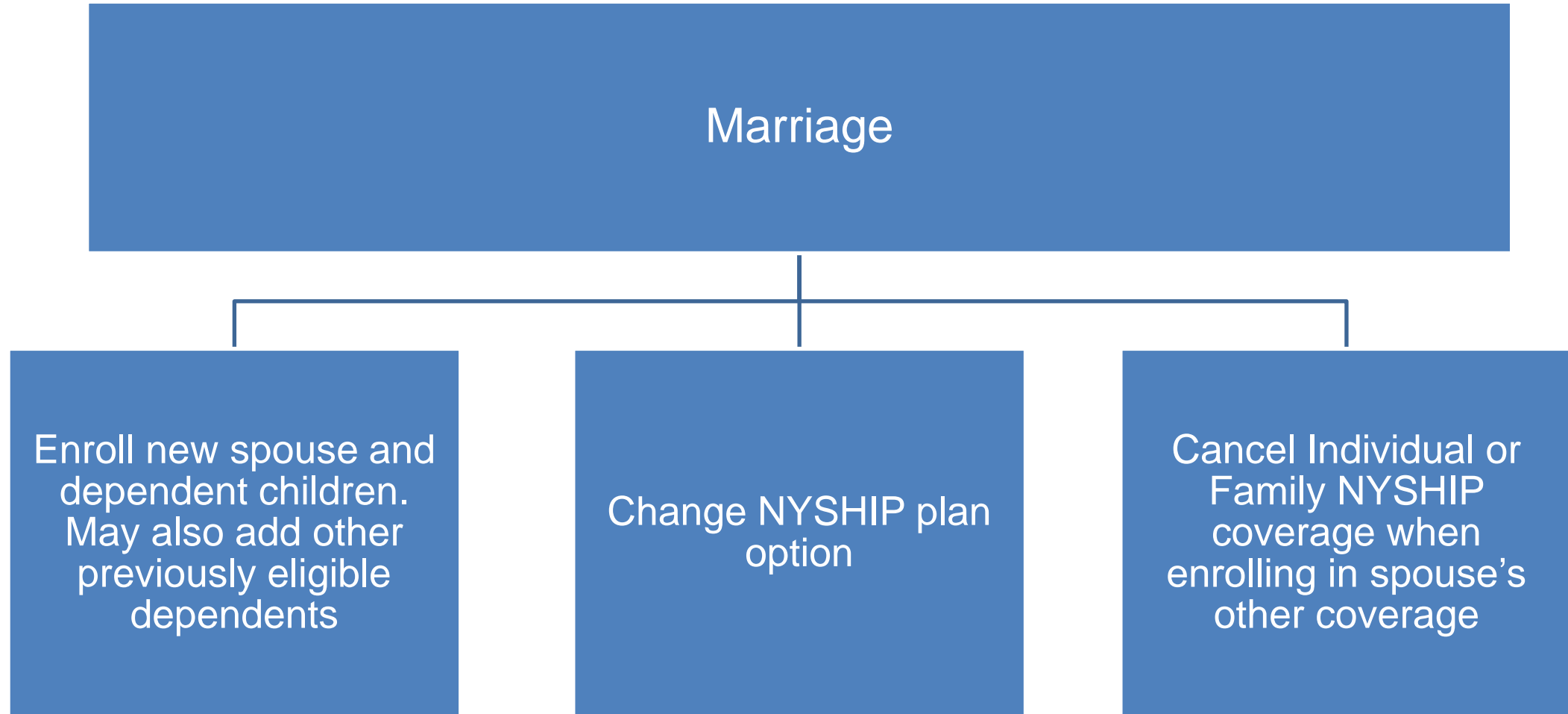
PTCP Consistency Rule

- 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



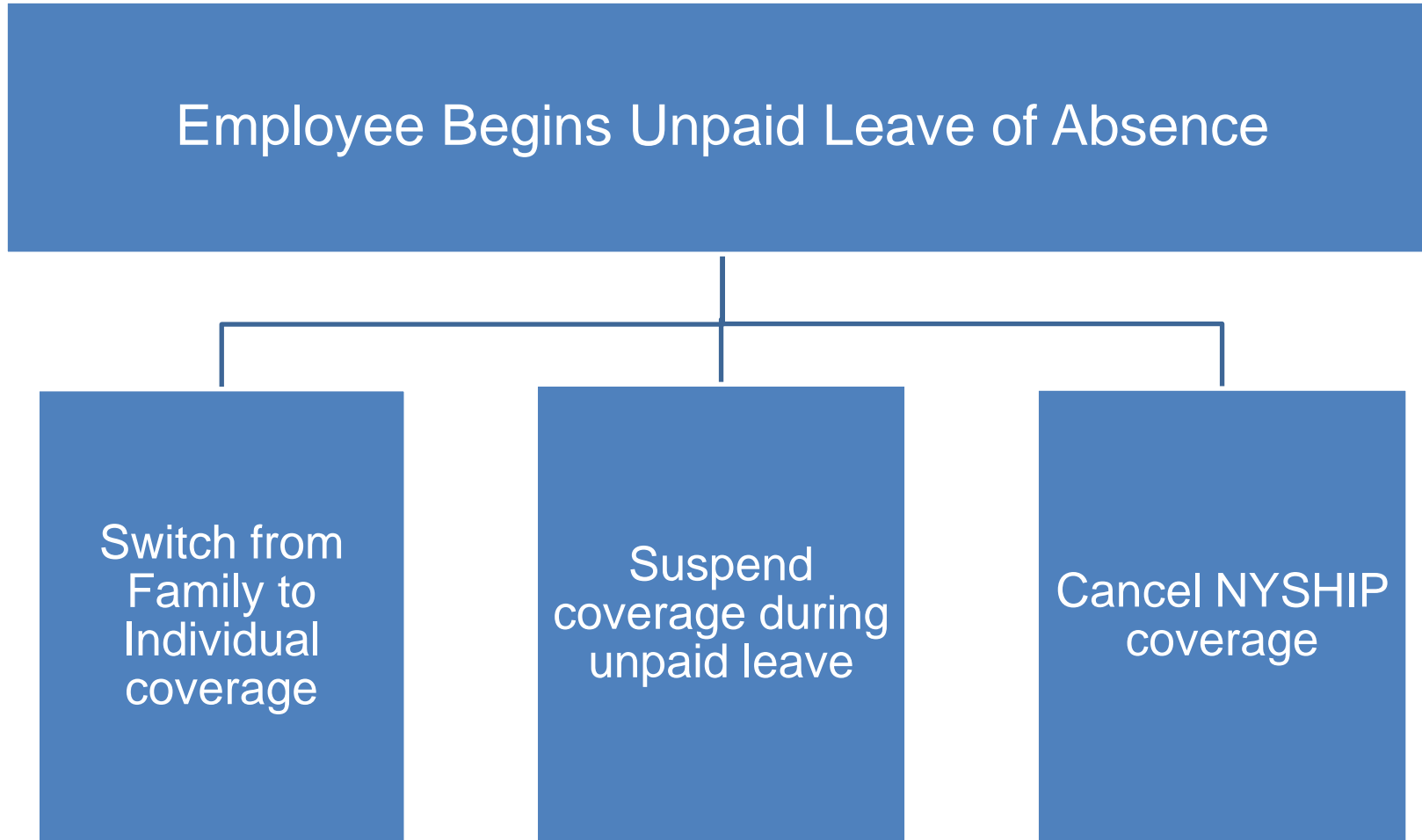
PTCP Qualifying Events and Consistency Rule

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 29, 2023
- 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.

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](#)

Opt-out Program

- During the 2024 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 2024 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 2023 plan year **who are still eligible** and wish to remain enrolled during the 2024 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 2023 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 29, 2023
- 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 29, 2023
- Opt-out Program enrollees who wish to disenroll from the Opt-out Program must submit a PS-404 by December 29, 2023

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

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 2024 PEP Enrollment Period runs from **November 1 – December 11, 2023**
 - Subject to change each year
- NYSHIP enrollees must elect PEP during the 2024 PEP Enrollment Period to participate for the 2024 plan year
- Enrollees that do not submit a PEP enrollment form by December 11, 2023, are not eligible to participate in PEP the 2024 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 2024 NYSHIP premium

Productivity Enhancement Program

- Employees above grade 24 are not eligible for PEP
 - Some groups are only eligible through grade 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.)

2024 PEP - Example

FULL-TIME EMPLOYEES IN POSITIONS AT OR EQUATED TO SALARY GRADE 17 AND BELOW:

EMPLOYEE GROUP	FORFEITED DAYS	ANNUAL NYSHIP CREDIT
CSEA, PEF Non-Teachers and Management/Confidential;* Legislature	4	\$800
	8	\$1,600
DC-37	3	\$600
	6	\$1,200
PEF Institution Teachers ¹	1	\$200
	2	\$400
	3	\$600
	4	\$800
	5	\$1,000
	6	\$1,200
	7	\$1,400
	8	\$1,600

2024 PEP - Example

UNIFIED COURT SYSTEM (UCS) FULL-TIME EMPLOYEES² IN THE FOLLOWING POSITIONS:

EMPLOYEE GROUP	FORFEITED DAYS	ANNUAL NYSHIP CREDIT
UCS employees at or below Judicial Grade 16	4	\$800
	8	\$1,600
UCS employees at and including Judicial Grades 17 through 23	2	\$800
	4	\$1,600

UNITED UNIVERSITY PROFESSIONS (UUP) FULL-TIME EMPLOYEES³ IN THE FOLLOWING POSITIONS:

EMPLOYEE GROUP	FORFEITED DAYS	ANNUAL NYSHIP CREDIT
Employees earning at or below \$76,028 annually	4	\$800
	8	\$1,600
Employees earning above \$76,028 and below \$108,646 annually	2.5	\$750
	5	\$1,500

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 11, 2023**
- 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

- Agency 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, 2023 through December 29, 2023
- 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
2024 PEP A&L Memo	Information regarding the PEP eligibility requirements, calculation of PEP credit, enrollment period dates for 2024, and PEP enrollment form
2024 PEP HBA Memo	HBA Memo regarding the processing of PEP for 2024
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 2024 Option Transfer Period and Young Adult Option (YAO) Open Enrollment will run from **November 30, 2023 through December 29, 2023**

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 29, 2023**
- 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 2024</u>	Information on YAO (page 12)

Summary

Summary

- The 2024 Option Transfer Period and PTCP Election Period will run from November 30, 2023 - December 29, 2023
- 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 2024 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 2024 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 2024 must submit a PS-404 by December 29, 2023
- Employees who did not participate during the 2023 plan year must have been continuously enrolled in a NYSHIP plan option since April 1, 2023 (or since first eligible) to opt-out for the 2024 plan year
 - Verify that enrollment in other employer-sponsored group health insurance coverage begins no later than January 1, 2024
- 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 must submit a PS-404 by December 29, 2023

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 11, 2023**
 - Is subject to change each year
- NYSHIP enrollees must have submitted a PEP enrollment form by December 11, 2023, or they are not eligible to participate in PEP the 2024 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, 2023 through December 29, 2023

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 29, 2023
- 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 2024</u>	Information on the 2024 Option Transfer Period
<u>Health Insurance Choices for 2024</u>	Information on Empire Plan and NYSHIP HMOs
<u>2024 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>2024 PEP Enrollment Form</u>	Employee must have completed form to enroll in 2024 PEP

Annual Option Transfer Period – Memos

Resource	Purpose
HBA Memo NY23-30	2024 Annual Option Transfer and Pre-Tax Contribution Program Election Period
HBA Memo NY23-16	Communications Plan: Option Transfer Period for 2024
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
2024 PEP A&L Memo	Information regarding the PEP
2024 PEP HBA Memo	HBA Memo regarding the processing of PEP for 2024
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?