

# 2023 Benefit Change Webinar for Participating Employers

## April 27, 2023

### PELU reminders

**Q:** The Board of Trustees as of Jan 2023 decided to make a higher contribution for the employees. Should I report this to PELU?

**A:** Yes; please send notification to [PELU@cs.ny.gov](mailto:PELU@cs.ny.gov) and let us know you have changed your employer/employee contribution. Please include any supporting documentation you can provide such as a resolution document, an excerpt of meeting minutes, or an excerpt of a collective bargaining agreement.

### Empire Plan Benefit Changes

**Q:** What is the weblink for the Benefit Changes video?

**A:** [Benefit Changes](#)

**Q:** Are these changes for everyone? M/C, PEF, and CSEA?

**A:** Benefit changes will apply to all Participating Agency and Participating Employer employees and retirees.

**Q:** Are these benefits also extended to employees that receive health insurance through a NYSHIP HMO?

**A:** HMO benefits are not impacted by these changes.

**Q:** Our agency is required to send out retiree rates to a select group of retirees. Will this change require notice of new rates to these retirees?

**A:** Yes; you should notify both active and retired employees that rates will be changing on July 1.

**Q:** Does the elimination of copay stacking benefit apply for outpatient procedures as well? For example, would a patient be billed a copay for the anesthesiologist, by the lab for a biopsy or other test, and a copay for the doctor's visit?

**A:** The outpatient surgical benefit currently includes one copay (\$50) for services provided on the same day. The Empire Plan Certificate says: "You pay a single Copayment for anesthesiology, radiology and laboratory tests performed at the outpatient surgical location on the same day as the surgery. You pay an additional \$50 Copayment for pre-operative testing performed on a different day from the surgery."

**Q:** Is one copay charged for multiple PT, OT or ST visits related to that one condition and/or body part?

**A:** One copay is charged for each visit/session.

### Financial Update

**Q:** When will the new rates be available online?

**A:** Rates have been posted to HBA Online. <https://www.cs.ny.gov/employee-benefits/hba/easy-reference/index.cfm>

**Q:** Will there be an updated formal NYSHIP Rate Schedule Register list provided?

**A:** The NYSHIP Rate Schedule Register is not normally provided to agencies. If an agency wants the 7/1/2023 NYSHIP Rate Register, a request should be made via email to: [EBDAccounting@cs.ny.gov](mailto:EBDAccounting@cs.ny.gov)

**Q:** We are issued special retiree rates by CS. When will we be receiving the new, updated retiree rate for our retirees?

**A:** Both active and retiree rates have been posted to HBA Online: <https://www.cs.ny.gov/employee-benefits/hba/easy-reference/index.cfm>

**Q:** Are HMO rates also decreasing and do you know when they'll be transmitted?

**A:** The HMO rates for PEs are not changing.

## **General Questions and Answers**

**Q:** Why are there changes happening in July?

**A:** New York State CSEA employees agreed to certain changes implemented July 1 in their contract. Those benefits were then extended to unrepresented groups including PE employees and retirees.

**Q:** Are there communications going out to all Empire enrollees related to these changes?

**A:** All Empire Plan enrollees will be mailed an [Empire Plan Report](#) covering the changes. Your agency should communicate any resulting rate changes to its employees.

**Q:** Will there be a separate option transfer period based on the rate changes? Will employees have an option to change their health insurance to the Empire Plan from an HMO effective 7/1/23?

**A:** PEs determine their own policies. As an example, affected NYS employees may change options during the Special Option Transfer Period regardless of their current plan.

**Q:** Will the new rates be applied accordingly to the July remittance bills?

**A:** Yes, the new rates will be applied for July billing (the bill your agency will receive in June).

**Q:** Will these rate changes impact employee's bi-weekly deductions for empire plan?

**A:** Yes, because the full-share Empire Plan rate will be changing.

**Q:** Would just empire plan participants be entitled to make a change during option transfer, or would we have to expand it to all HMO participants as well?

**A:** PEs determine their own policies. As an example, affected NYS employees may change options during the Special Option Transfer Period regardless of their current plan.

**Q:** Will the mid-year option transfer period be treated as the annual option transfer period? Plan changes, Tax election changes, Vol Cancel?

**A:** PEs determine their own policies regarding the option transfer period. As an example, affected NYS employees may change options or cancel coverage during the Special Option Transfer Period regardless of their current plan.