

Annual HBA Webinar for Participating Employers

Wednesday, December 6, 2023, 10am – 12pm

Q&A

Benefits Administration

HBA/DAO Access

Q: How can you find out who is listed as the DAO for your organization?

A: You can call the HBA Help Line (518) 474-2780 for assistance. Choose option 1 for English, then option 2 to reach the PA/PE unit. The DAO can also log in to OCSPR to view which employees at the agency have NYBEAS and HBA Online access.

Effective Dates

Q: What should be used as the request date, the date the employee signs the PS404 form, or the date when the HBA processes the enrollment?

A: For anyone requesting to enroll or make changes to their coverage, the request date should be the signature date on the PS404 form.

Q: What would be the start date for a new hire who went full time and needs coverage starting Jan. 1?

A: When an employee first meets the eligibility requirement to be enrolled in NYSHIP coverage, that is considered their first date of eligibility. To determine the first date of eligibility, you must first know whether your agency applies an initial waiting period before coverage begins. If your agency does not require an initial waiting period and the employee submits a request within 30 days of their first date of eligibility, coverage will begin the first day the employee actively works in a benefits eligible position. If your agency does require an initial waiting period and the employee submits a request during the initial waiting period or within 30 days of their first date of eligibility, coverage will begin the day after the completion of the initial waiting period. If the employee submits the request later than these timeframes, they will be subject to a late enrollment waiting period and coverage will not begin until the first day of the third month following the request date.

Retirements and Terminations in NYBEAS

Q: For the retirement comments, do we still need to note Medicare eligibility as previously instructed?

A: The more you include in the comment when you are processing the Retirement, the better. So yes, please include that information, especially if the enrollee is under age 65 and eligible for Medicare due to disability.

Q: Can a PE HBA process a Leave Without Pay transaction or does that request need to be faxed to EBD?

A: You can process the leave in the same area you process retirements or terminations (Workforce Administration > Job Information > Job Data). Click the + sign to enter a new

effective date. Action and Reason codes are LOA/LOA.

Q: If a part of a Leave Without Pay is under FMLA, do I select the reason code as FMLA or LOA? The latter part of the leave, the employee had exhausted his FMLA.

A: Please call the Help Line for assistance with reviewing this specific enrollee's file.

Q: If a person is working as a rehired retiree and is now resigning, how do you process their transaction on NYBEAS?

A: Anytime a retiree is rehired or terminated, a letter should be sent to EBD on agency letterhead advising us of the rehire/termination dates so that EBD can take appropriate action.

PELU Announcements

Federal Premium Reporting

Q: Is there a training or learning module for the federal reporting process?

A: Please review [HBA Memo PE 23-01](#) for information and instructions.

Dental and Vision Dependent Eligibility

Q: Regarding the Davis Vision dependent eligibility change to age 26, some enrollees have received their letters stating that their dependent will be added, but enrollees whose dependent coverage was cancelled due to not verifying student status effective 4/1/23 haven't received a letter that their dependent will be added back on to their policy. Will Civil Service make corrections on these enrollees, and will they receive updated letters?

A: [PE Memo 23-20](#) indicates the following: Please note, we have identified dependents previously removed from dental and/or vision coverage and automatically reinstated them effective January 1, 2024. Letters will be sent to affected enrollees the week of November 27, 2023. Enrollees with Individual coverage who have more than one eligible dependent who has been re-added may get more than one letter due to the multiple transactions processed. If an eligible dependent was inadvertently missed, enrollees can submit a request. You should process the appropriate transaction for enrollment effective January 1, 2024.

Q: For the dental change, can we delete dental coverage for dependents that were incorrectly re-enrolled in coverage (for example, the child of an ex-spouse)?

A: Yes, please remove the dependent if they are no longer eligible or if you have confirmed with the enrollee that they do not want the dependent re-added to coverage.

Optional Buyout Programs

Q: If I have a question about PEs opting out, who can I send it to?

A: You can ask your question here in the chat but, as a reminder, we do not manage the Opt-out Programs for PEs.

Q: Is there any consequence for a PE who wants to offer an OPT out option for our employees?

A: PEs may offer opt-out or buyout programs. You can refer to information on administering an opt-out program for a PE in [Policy Memo 122r1](#). There is no consequence for offering a buyout program in accordance with plan rules.

Q: If we offer an opt-out program, would we submit the PS404 form with the opt out section selected or enter “waived benefits,” since EBD doesn't manage PE opt-outs?

A: If you are submitting a PS404 to EBD, please note on the form that the individual has opted out instead of indicating that they waived benefits.

Financial Update

Q: Where can I find the Vision rates for 2024?

A: You can find them on pg. 4 of the Direct Pay rate publication:

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

Q: Why did the health insurance rates increase by a big margin when they were decreased in July?

A: The July 1, 2023 rate decrease was due to benefit changes agreed to during collective bargaining. Refer to HBA memo PE23-05 for information on those changes. The increase in the 2024 rates is directly attributable to how much the plan spends on health care each year, and health care costs continue to increase. 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.

General Questions and Answers

Q: Are there instructions posted anywhere for how to add coverage for a new employee?

A: There is an [E-Learning](#) video on HBA Online titled [Adding a New Hire into NYBEAS](#). For enrollment after the hire you would view: [Enrolling an Employee into a Benefit Plan](#).

Q: Is there somewhere I can obtain a list explaining NYBEAS transaction codes?

A: [HBA Memo PE21-07](#) has a link to NYBEAS Action Reason Codes with Descriptions

Q: If an enrollee and their domestic partner have proof of living together longer than 6 months but only have the certificate less than 6 months, can their partner be added to the insurance?

A: The [PS 425 form](#) (NYSHIP Domestic Partner Enrollment Application) includes instructions as well as acceptable proofs required for Domestic Partners.

Q: We encounter a lot of issues/delays with re-hiring state transferees. What is the best way to get this done timely?

A: The enrollee must be terminated from their previous job in NYBEAS before they can be enrolled in their new position. If NYBEAS has still not been updated, you can ask the employee to reach out to their former employer to have their NYBEAS record updated as soon as possible.