

NYS Annual Option Transfer Webinar

November 21, 2024

General Questions

Q: Have the 2025 Rates been published yet?

A: The [NYSHIP Rates and Deadlines](#) flyer is available on the NYSHIP website.

Q: Will all booklets and forms be mailed to employee's homes again this year?

A: Yes.

Q: Is Dec 2- Dec 29 the Option Transfer Period (OTP) date range?

A: The 2025 Option Transfer Period began November 29 and will run through December 31, 2024.

Benefit Changes for 2025

Q. For the dental coverage, it's listed on the website as an XPO plan. Is this similar to a PPO plan?

A. The name of the New York State (NYS) Dental Plan's participating provider network is "XPO Dental Complete- NY State Dental Plan." It is a national Dental PPO network.

Q: Do you know when we will receive the Anthem dental plan documents (with Anthem name, numbers, websites)?

A. The Anthem-branded NYS Dental Plan documents will be released in 2025. Until then, please reference the NYS Dental Plan documents on the NYSHIP website which contain the current dental benefits. To view the dental benefit documents, visit www.cs.ny.gov/employee-benefits, select New York State Active Employee (NY), your group, Dental and/or Vision, and Dental Benefits.

Option Transfer Period – HBA Role

Q: Is the *Choices* book available yet?

A: The 2025 NYSHIP *Choices* publication can be accessed by navigating to the NYSHIP website, entering your group information, and then navigating to "Using Your Benefits" > "Current Publications."

Q: Do requests that come through MyNYSHIP still require a PS 404 and proofs to be submitted to their HBA?

A: The enrollee would still need to submit the necessary proofs to you as the HBA.

Q: How do you update your HBA contact information that pulls in automatically when you use the quick order forms for publications?

A: HBA contact information is taken directly from NYBEAS. Your agency Data Access Officer (DAO) is responsible for keeping agency contact information up to date. Please refer your agency DAO to HBA Memo [NY24-14](#) for information on how they can update your contact information. Alternatively, you can manually update the contact information on the online ordering page when you submit an order.

Q: Two of our Retirees are requesting to enroll in NYSHIP effective Jan. 2025. One is Medicare Prime the other is not. How do we enroll them as they are not Active employees and what is the time frame for their enrollment?

A: If they are NYS retirees, they should submit their request to EBD.

Q: If you have two NYS employees, but they want to switch who the coverage is under, is that something that can be done during the OTP?

A: The enrollee carrying coverage can cancel their enrollment, and that will be a qualifying event (QE) for the other enrollee to pick up coverage. If you call the HBA Help Line they can assist you.

Q: Can we stack a PTCP change on top of this so that they are not after tax all year?

A: If they make the request during OT, they can also enroll in PTCP.

Q: Even if the reason coverage is being dropped is unrelated to employment status?

A: Yes, loss of coverage is always a QE to enroll in coverage if requested timely. Depending on time of year, it may not be a QE to elect PTCP, but as long as they make the request during the OT/PTCP period, they will be able to do both. Contact the HBA Help Line if you need further assistance.

Q: Is there a tutorial for how to process transactions that come through from MyNYSHIP? We recently received a dental and vision enrollment through an MyNYSHIP and we needed to "approve" or "deny" the request.

A: Directions on how to process Option Transfer transactions through MYNYSHIP can be found in memo [NY07-39](#). Memo [NY08-01](#) includes information on dental and vision enrolments as this was when MYNYSHIP was expanded to include requests for those benefits as well. [NY19-24](#) also describes the most recent credentialing process changes.

Q: During the Annual Option Transfer Period, can an EE who currently has Family coverage switch to Individual coverage due to the cost of HI in order to put their child/children on Child Health Plus?

A: An employee can change to individual during OTP without any proofs or reason.

Q: I have a family of three who are all employed in our facility and currently

enrolled in Family Coverage. Are they all able to change to Individual Coverage without any waiting periods?

A: Any employee can change to individual during the annual option transfer period without a qualifying event.

Q: If an employee decides to re-enroll into NYSHIP after suspension of coverage while on unpaid leave does a 5-pay period waiting period apply?

A: If they are still out on a leave, they would need to submit a PS-404 to enroll in coverage. They will be required to serve a 5 pay period wait before enrollment begins.

Opt-out and PTCP

Q: I had an employee who is enrolled in opt-out currently but their spouse (who carries the insurance) is planning on retiring in 2025. Is that a qualifying event to change from opt-out to a plan mid-year? Can they stay in opt-out until that retirement?

A: They can stay in Opt-Out until retirement and could continue the Opt-Out also after the spouse's retirement if the spouse maintains employer-sponsored retiree coverage.

Q: If the spouse's employer doesn't offer retiree coverage and the NYSHIP enrollee in opt-out wanted to take over the insurance, would they be able to?

A: Yes, as long as they make the request timely (within 30 days) of the other coverage terminating. You can process a benefit plan change.

Q: Will those with split tax be automatically switched to pre-tax?

A: If they are in split tax due to a change in coverage outside of the Annual Option Transfer Period, they would be changed back to pre-tax at the beginning of the 2025 plan year.

Q: Under the PTCP Consistency Rule, can you confirm if the birth of a child is a qualifying event that allows an enrollee to add a spouse as well. We have heard two different answers on this option.

A: Yes, adding a newly eligible dependent, such as a newborn, is a QE to add other dependents at the same time. Please see [Policy Memo 147](#).

Q: Is a Previous Coverage Terminated a PTCP qualifying event to switch from the defaulted After Tax to Before Tax if the enrollee elected Before Tax on the PS-404?

A: If the employee submits a PS-404 during the OTP window electing before tax, they can have the before tax election. However, previous coverage terminated is not a qualifying event to elect before tax outside of OTP.

Q: It is PTCP outside of Option Transfer Period (mid-year)?

A: If they are a previously eligible employee newly enrolling in coverage mid-year, they may NOT elect pre-tax at that time. If they are an employee already enrolled in individual pre-tax, and the *dependent* loses other coverage, they can switch from IND to FAM pre-tax as long as it is requested timely.

Q: If an enrollee loses their opt-out coverage mid-year, how is their tax election handled? Does it automatically flip to after-tax or is the enrollee eligible to elect pre-tax at that time? Or do they need to wait until OTP to change to pre-tax?

A: Opt-out is an After-Tax benefit, so their health coverage would be in After Tax once they change. The employee can elect Before Tax during the next OTP.

Q: I have an employee who is currently enrolled in OPT OUT individual, is now married and has a child. He requested to change to family opt out, is that possible with the proper paperwork?

A: There is no qualifying event to change from individual Opt-Out to a family Opt-Out plan.

Q: Could they still switch with the waiting period?

A: No, employees cannot change from individual Opt-Out to family Opt-Out at any time for any reason.

Q: Can an employee who currently has NYSHIP individual and wants to change to opt-out during OTP switch to opt-out family with the waiting period or would they be required to switch to family NYSHIP before they opt-out?

A: They must be enrolled in NYSHIP family coverage from April 1 of the prior year before they can enroll in family Opt-out.

Q: Can SEHP enrollees change their tax status during Option Transfer?

A: Yes

Q: If employees are currently enrolled in the Opt-Out program and lose their other coverage, do they have to notify us of their other coverage terminating within a certain time period? I have an employee that is currently enrolled in the OPT out program and lost coverage this month. Do they have to notify us of their other coverage terminating within a certain time period?

A: They would be required to submit the PS404 within 30 days of the loss of coverage for it to be a timely request.

Q: What if they get other coverage through a spouse within that 30-day period can they continue in the opt out program?

A: If this occurs, please contact the Employee Benefits Division so we can review.

Q: Per the PTCP Consistency Rule, at the birth of a child when both employees have NYSHIP individual coverage, does this allow one employee to cancel and the other employee to choose family coverage and cover the spouse and newborn?

A: One of the enrollees would be eligible to change from individual to family coverage, however, this would not be a qualifying event for the other parent to cancel their family coverage. They would need to cancel their coverage during the next OTP.

Productivity Enhancement Program (PEP)

Q: Where can I find more information on PEP for 2025?

A: For information on the PEP for 2025, please refer to HBA Memo [NY24-21](#).

Q: If faculty UUP members don't have vacation accruals, they cannot participate in PEP, correct?

A: UUP members are eligible for PEP; however, participation in the program requires that the individual member have accruals to forfeit.

Q: Are NYSCOPBA members eligible for PEP?

A: Yes, NYSCOPBA members are eligible for PEP.

Q: Are APSU members (which I believe falls under PBANYS) eligible for PEP?

A: Yes, APSU members are eligible for PEP.

Q: If an employee is on leave, can they participate in PEP?

A: They can elect the PEP, as long as they are eligible and have the time to forfeit.

Q: I have spoken to EBD re: an employee who is in Opt-Out that will be picking up our HI during option transfer but wanted to do PEP. I know they can do that. Now I have two employees that had to waive medical ins because they are covered under their spouse's other agency NYSHIP. They also will be enrolling in HI during option transfer. Can those two employees join PEP now and then enroll during option transfer?

A: Yes, these situations would be handled the same way. Please contact the HBA Help Line if you have a specific nuanced enrollee question, so we are able to properly consider all aspects of their situation

Q: Please advise on locating 2025 PEP form. We have had difficulty locating the 2025 non-BSC copy.

A: The PEP form can be located on our website under the Attendance and Leave section. I have linked it here: [Policy Bulletin 2024-12](#)

Summary and Q&A

Q: Just to clarify: the Key window for Option transfer has not been established yet correct?

A: The 2025 Option Transfer Period Keying Window for HBAs will be open from November 29, 2024 through January 31, 2025.

Q: We have a few employees experiencing issues with finding mental health providers. The doctors that are on the provided list constantly say they do not accept Caredon insurance. It happens very often. What is being done to correct this error?

A: We recommend that HBAs contact EBD with the employee's name and the provider name(s). EBD will work with Caredon to find a provider. Additionally, if a member is having difficulty finding a provider, we encourage them to continue to call Caredon's Clinical Referral Line (CRL). The CRL is staffed with highly trained and specialized clinicians in the mental health and substance use fields. The clinicians may also confirm with providers they are accepting new patients and assist members with making an appointment, if requested. Members may reach the CRL by calling the Empire Plan toll free at 877-769-7447 and choosing option 3 for the Mental Health and Substance Use Program, then selecting option 3 from the Mental Health and Substance Use Program Menu.

Q: We have had multiple issues with the new Anthem Dental coverage cancelling of employees dependent Medicaid (health insurance) coverages causing several issues with claims. Is this a wide-spread issue? If so, are they working on a resolution?

A: The New York State of Health (NYSoH) identified a system error that is causing dental plan information to appear on the NYSoH Marketplace website as "third party insurance," which is impacting payment of Medicaid claims. The NYSoH is working quickly to resolve this issue.

If members are still encountering issues, they should be directed to the NYSoH customer service team at 855-355-5777, Monday through Friday from 8am to 8pm and Saturday from 9am to 1pm. Their customer service team will update an individual's profile on a one-off basis while the NYSoH is fixing the issue.

Q: Can we still get the NYSHIP online tool flyer to help our employees create the online account?

A: Instructions for creating a MyNYSHIP account can be found in HBA Memo [NY19-24](#).