



NY25-13

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2025 Special Option Transfer Period for PIA-Represented Employees –
Aug. 1 Benefit Changes
DATE: June 13, 2025

As a result of the recently ratified contract between the State of New York and employees of New York State in the BCI Unit of the New York State Police represented by the Police Investigators Association (PIA), there will be NYSHIP rate changes effective Aug. 1, 2025.

Affected enrollees may make changes to their NYSHIP coverage during the upcoming Special Option Transfer Period (July 1–31, 2025).

Making Plan Option or Coverage Changes

To make changes to their NYSHIP plan option or coverage type, affected enrollees must submit a signed [NYSHIP Health Insurance Transaction Form \(PS-404\)](#). Do not process PS-404 forms received after July 31, 2025.

Enrollees may change to The Empire Plan or a NYSHIP-approved health maintenance organization (HMO) serving the area where they live or work. Enrollment in the Opt-out Program is not permitted during the Special Option Transfer Period.

Enrollees may also request changes that reduce their biweekly premium deduction (i.e., change from Family coverage to Individual coverage or cancel coverage altogether).

Employees who request to newly enroll in NYSHIP coverage or add a previously eligible dependent to existing coverage are still subject to NYSHIP's late enrollment rules. Refer to the *NYSHIP General Information Book* for NY active employees for more information.

If requested by both enrollees, two NYSHIP-eligible employees who are married or are in a domestic partnership may change without penalty from two Individual coverages to one Family coverage (or vice versa). This change in coverage, including effective dates of enrollments and cancellations, must be coordinated between plans. Contact EBD to process these requests.

Processing Transactions on NYBEAS

HBA's can process the following transactions from **July 1 through Aug. 15, 2025**.

Enter the request date from the chart below to ensure the correct effective date is automatically populated in NYBEAS.

Transaction	Payroll	Enter this Request Date in NYBEAS	Effective Date in NYBEAS
PLN/CHG CCO/OPN CAN/OPN	Admin Lag-Exempt; Admin Lag; Triple Lag	Date of request on PS-404	07/31/25
CCO/VOL CAN/VOL	Admin Lag-Exempt; Admin Lag; Triple Lag	07/30/25	07/31/25
Coordinating Changes Between Two State Employees	Admin Lag-Exempt; Admin Lag; Triple Lag	Contact HBA Helpline at 518-474-2780 for assistance	

Premium changes could be reflected in paychecks as early as July 16, 2025. Delays in processing will result in retroactive deductions or refunds.

Video tutorials and additional guidance on how to process transactions can be found in the HBA Manual and E-Learning section of HBA Online at: cs.ny.gov/employee-benefits/hba/shared/e-learning/index.cfm.

Online option changes using MyNYSHIP will **not** be available to enrollees during the Special Option Transfer Period.

If you have questions about this memo, please contact the HBA Helpline at 518-474-2780. To access the HBA Manual and for information regarding the benefit and rate changes affecting these groups, visit HBA Online at cs.ny.gov/employee-benefits/hba.