



OCTOBER 2013

For Employees of the State of New York who are in Negotiating Units that do **not** have agreements/awards with New York State effective October 1, 2011 or later, their enrolled Dependents, COBRA Enrollees with their NYSHIP Benefits and Young Adult Option Enrollees. (Check with your agency Health Benefits Administrator (HBA) or union if you are uncertain.)

## THINKING ABOUT CHANGING YOUR HEALTH INSURANCE OPTION?

**During the Option Transfer Period, you may change your New York State Health Insurance Program (NYSHIP) health insurance option for the next plan year from:**

- A NYSHIP HMO to The Empire Plan,
- The Empire Plan to a NYSHIP HMO, or
- One NYSHIP HMO to another NYSHIP HMO that has a NYSHIP service area where you live or work.

**NO ACTION IS REQUIRED IF YOU WISH TO KEEP YOUR CURRENT HEALTH INSURANCE OPTION AND STILL QUALIFY FOR THAT PLAN.**

### Need help choosing a plan?

In November, your agency will receive *2014 Health Insurance Choices*, your guide to NYSHIP health insurance options. If you are thinking about changing your option, ask your agency Health Benefits Administrator (HBA) for a copy and read the descriptions of plans in your area to compare and contrast the benefits important to you and your family.

The checklist in *Choices* will assist in your decision process. If you have questions, call the plan directly at the phone numbers listed in *Choices*. When 2014 rates are approved, information about the cost of each option will be sent to your agency and your home and will be posted at <https://www.cs.ny.gov>. From the homepage, choose Benefit Programs then NYSHIP Online and follow the prompts to the NYSHIP Online homepage.



Rate information is posted under Health Benefits & Option Transfer. You will have 30 days from the date your agency receives the rates to change your option.

This also is the time for you to make important decisions about your benefits related to the Pre-Tax Contribution Program (PTCP). The dates and articles in this guide provide more information about deadlines and other benefits. **Note:** COBRA and Young Adult Option enrollees are not eligible for the PTCP program.

## PRE-TAX CONTRIBUTION PROGRAM

Under the Pre-Tax Contribution Program (PTCP), your share of the health insurance premium is deducted from your wages before taxes are withheld, which may lower your taxes.

You were automatically enrolled in PTCP when you became eligible for health insurance, unless you declined. Your paycheck shows whether or not you are enrolled in PTCP.

- If you are enrolled in PTCP, your paycheck stub shows Regular Before-Tax Health in the Before-Tax Deductions section.
- If you are not enrolled in PTCP, your paycheck stub shows Regular After-Tax Health in the After-Tax Deductions section. Your health insurance premium is deducted from your wages after taxes are withheld.

## NYSHIP Option Transfer Period

During the Option Transfer Period, you may change your health insurance option for the next plan year from:

- a NYSHIP HMO to The Empire Plan,
- The Empire Plan to a NYSHIP HMO, or
- one NYSHIP HMO to another NYSHIP HMO that has a NYSHIP service area where you live or work.

If you wish to change your PTCP selection for 2014, see your agency HBA and complete a Health Insurance Transaction Form (PS-404) by November 30, 2013.

### **NO ACTION IS REQUIRED TO KEEP YOUR CURRENT PTCP STATUS.**

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 employee's marital status
- Change in employee's number of dependents
- Change in employment status of employee, spouse or dependent that affects eligibility
- Dependent satisfies or ceases to satisfy eligibility requirements
- Change in place of residence or worksite of the employee, spouse or dependent
- Change in coverage under other employer's plan
- COBRA events
- Judgment, decree or order
- Medicare or Medicaid eligibility
- Leaves of absence
- HIPAA special enrollment rights

Changes to coverage due to these status changes must be consistent with the change in your family or employment. If you make a change in coverage not related to a qualifying event, your PTCP insurance deduction will not change.

Changes in coverage because of these qualifying events must be made within 30 days of the event (or within the waiting period if newly eligible), and delays may be expensive.

**Note:** A change in coverage is treated differently than a change in your pretax election. For example, if your only covered dependent became ineligible for coverage in June and notice of this qualifying event was not provided to your agency HBA until August (not within 30 days), the dependent will be removed retroactive to the date in June when he or she first became ineligible for benefits. Deductions will be changed to Individual on a current basis (i.e., as of August) and no refund will be issued.

## In November, NYSHIP enrollees in PTCP can make the following changes to their PTCP election/premium for the next plan year:

- Change your PTCP election
- Change from Family to Individual coverage, while your dependents are still eligible, when there is no qualifying event
- Change from Individual to Family coverage without a qualifying event (late enrollment provisions will be applied)
- Voluntarily cancel your coverage, while you are still eligible for coverage, when there is no qualifying event
- Enroll for coverage without a qualifying event (late enrollment provisions will be applied)

## RETIREMENT PREMIUM CONTRIBUTION RATES

As permitted under Civil Service Law, the negotiated changes to the NYSHIP premium contribution rates are being extended to employees retiring from State service on or after January 1, 2012.

Those who retire on or after January 1, 2012 from a Salary Grade 9 title or below or from a position equated to Salary Grade 9 or below will pay 12 percent of the cost of Individual coverage and 27 percent of the cost of dependent coverage.

Those who retire on or after January 1, 2012 from a Salary Grade 10 title or above or from a position equated to Salary Grade 10 or above will pay 16 percent of the cost of Individual coverage and 31 percent of the cost of dependent coverage.

The State's contribution to the cost of NYSHIP HMO coverage will continue to be capped based on the cost of Empire Plan coverage.

## IMPORTANT DATES

### September 2013

- Flex Spending Account open enrollment: September 30, 2013 to November 8, 2013. Visit [www.flexspend.ny.gov](http://www.flexspend.ny.gov) to enroll online, or call 1-800-358-7202 for more information or to enroll by telephone. **Note:** Ask your agency HBA if you are eligible for this benefit. If you are currently enrolled in the Flex Spending Account, you must reenroll to continue your participation in 2014.

### November 2013

- PTCP enrollment: November 1 to November 30, 2013.
- Deadline for enrolling in the Flex Spending Account: November 8, 2013.
- NYSHIP *Choices* for active employees is sent to agencies. See your agency HBA for a copy of the *Choices* booklet that is applicable to your group or visit <https://www.cs.ny.gov>.
- Option Transfer information is posted at <https://www.cs.ny.gov>. Online option transfer is also available through MyNYSHIP.

### December 2013

- Option Transfer Period deadline as announced in *NYSHIP Rates & Deadlines*.
- Young Adult Option open enrollment period.
- *NYSHIP Rates & Deadlines* is mailed to homes when rates are approved and posted online.
- New health insurance option effective date for both Institution Payroll and Administration Payroll employees as announced in *NYSHIP Rates & Deadlines*.

### January 2014

- Flex Spending Account begins January 1, 2014.
- Health insurance plan benefit year begins January 1, 2014.

New York State  
Department of Civil Service  
Employee Benefits Division  
P.O. Box 1068  
Schenectady, NY 12301-1068  
<https://www.cs.ny.gov>

**Save this document**



NYSHIP Information for the Enrollee, Enrolled Spouse/  
Domestic Partner and Other Enrolled Dependents

*Planning for Option Transfer (Unsettled) – October 2013*

**! Please do not send mail or  
correspondence to the return  
address above. See the front  
cover for address information.**

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It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the Department of Civil Service web site (<https://www.cs.ny.gov>). Click on Benefit Programs then NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

 *Planning for Option Transfer* was printed using recycled paper and environmentally sensitive inks.

Planning for OT Unsettled/October 2013

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## **NYSHIP'S Young Adult Option**

During the Option Transfer Period, eligible young adult children of NYSHIP enrollees can enroll in the Young Adult Option and current Young Adult Option enrollees will be able to switch plans. This allows unmarried, young adult children up to age 30, to purchase their own NYSHIP coverage. The premium will be the full cost for Individual coverage for the NYSHIP option selected. For more information on the Young Adult Option, go to <https://www.cs.ny.gov/yao> and choose your group.