



OCTOBER 2013

For Executive Branch and Unified Court System employees represented by Civil Service Employees Association (CSEA), their enrolled Dependents, COBRA Enrollees with their NYSHIP Benefits and Young Adult Option Enrollees.

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,
- One NYSHIP HMO to another NYSHIP HMO that has a NYSHIP service area where you live or work,
- A NYSHIP health plan to the Opt-out Program, or
- The Opt-out Program to a NYSHIP health plan.

If you currently participate in the Opt-out Program for 2013 and wish to continue to receive incentive payments, you must elect to opt out for 2014 by submitting a completed Opt-out Attestation Form (PS-409) and a NYS Health Insurance Transaction Form (PS-404) to your agency Health Benefits Administrator (HBA) during the Option Transfer Period.

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 HBA for a copy and read the descriptions of plans in your area to compare and contrast the benefits that are important to you and your family.

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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.

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)

PRODUCTIVITY ENHANCEMENT PROGRAM

Under the Productivity Enhancement Program (PEP), eligible full- and part-time employees may exchange previously accrued annual and/or personal leave in return for a credit to be applied toward the employee share of their NYSHIP premium. The credit will be included in your biweekly paychecks and divided evenly during the plan year.

To elect PEP for 2014, you must apply between November 1 and November 29, 2013. Ask your agency HBA for details and an application.

IF YOU ARE CURRENTLY ENROLLED IN PEP, YOU MUST REENROLL TO CONTINUE YOUR BENEFITS IN 2014.

At the time of enrollment, eligible full-time employees in positions at or equated to Salary Grade 17 or

below who enroll in PEP for 2014 will forfeit annual and/or personal leave totaling:

- Three days (22.5 or 24 hours for 37.5 and 40-hour workweeks, respectively) in exchange for a \$500 credit to be applied toward the employee share of their NYSHIP premiums; or
- Six days (45 or 48 hours for 37.5 and 40-hour workweeks, respectively) in exchange for a \$1,000 credit to be applied toward the employee share of their NYSHIP premiums.

At the time of enrollment, eligible full-time employees in positions at or equated to Salary Grade 18

through 24 who enroll in PEP for 2014 will forfeit annual and/or personal leave totaling:

- Two days (15 or 16 hours for 37.5 and 40-hour workweeks, respectively) in exchange for a \$500 credit to be applied toward the employee share of their NYSHIP premiums; or
- Four days (30 or 32 hours for 37.5 and 40-hour workweeks, respectively) in exchange for a \$1,000 credit to be applied toward the employee share of their NYSHIP premiums.

Eligible part-time employees can participate on a prorated basis. Contact your agency HBA with any questions or to see if you are eligible.

IMPORTANT

Dates

September 2013

- Flex Spending Account open enrollment: September 30, 2013 to November 8, 2013. Visit 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

- PEP enrollment: November 1 to November 29, 2013. **Note:** Ask your agency HBA if you are eligible for this benefit. If you are currently enrolled in PEP, you must reenroll to continue participation in 2014.

November 2013 (continued)

- PTCP enrollment: November 1 to November 30, 2013.
- Deadline for enrolling in the Flex Spending Account: November 8, 2013.
- Deadline for enrolling in PEP: November 30, 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.

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<https://www.cs.ny.gov>

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NYSHIP Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents
Planning for Option Transfer (CSEA) – October 2013

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

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 CSEA/October 2013



NY1043

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.

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The checklist in *Choices* will assist you in your decision. 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 select your group and plan, if prompted. 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) and, if eligible, the Productivity Enhancement Program (PEP). This guide provides more information about deadlines and other benefits. **Note:** COBRA and Young Adult Option enrollees are not eligible for these programs.