



PA Annual Webinar Frequently Asked Questions

Q1: We have employees who work less than 30 hours a week who we offer benefits. Do we send them 1095-C's?

A: Employers designated as "Large Employers" should provide Form 1095-C to its employees and enrollees.

Q2: Do I have to offer benefits to any employee that works less than 30 hours per week?

A: Establishing covered groups of employees is at the discretion of the PA.

Q3: How do we find out if our agency has designated a DAO? How can we find out who our current DAO is?

A: Call the HBA Helpline at 518-474-2780 and we will assist you.

Q4: Is it recommended that the DAO and HBA not be the same person?

A: It is mandatory that the DAO and HBA not be the same person.

Q5: What do we do if the DAO no longer works for the district?

A: Write in to the Public Employer Liaison Unit to establish a new DAO.

Q6: Is there a way to permit access to specific records only on NYBEAS?

A: Users only have access to view records from their own agency.

Q7: Is a New Hire packet sent upon registration?

A: No, benefit materials can be sent to new hires through a Quick Order on HBA Online.

Q8: What does 50/35 mean? 50% for family coverage or 35% individual coverage?

A: This means that an agency contributes 50% of the Individual portion of the premium and 35% of the Family portion of the premium. For example, if an Individual plan is \$500 and a Family plan is \$1000, an employer would pay a minimum of \$250 for the Individual Plan and \$425 for a Family plan ($1000-500=500$ (the Family portion of the premium) and 35% of 500 is 175, so the employer cost is 250 (50% of the Individual premium) $+175=425$).

Q9: Are the deduction limits of \$999 for ERS pension deductions and \$1,500 for TRS pension deductions monthly figures?

A: Yes, these are monthly deduction maximums.

Q10: When will the \$999 for ERS pension deductions be increased?

A: We do not have information on any changes to these amounts at this time.

Q11: What information should be entered into the Retirement Information fields?

A: Only the retirement system (ERS or TRS) is required. Leave the retirement registration number and the retirement number fields blank. Incorrect numbers entered into those fields will cause the pension deduction to reject. Numbers can be left blank and the retirement system (ERS or TRS) will update NYBEAS as soon as the premium can be deducted from the pension.

Q12: Are the deductions credited on the NYSHIP bill or remitted to the PA?

A: The deductions are taken from the enrollee's pension. If we collect a deduction, we only bill the agency for the employer portion of the premium.

Q13: What is the maximum length of time an employer has to process a transaction in NYBEAS?

A: In accordance with Policy Memo #140, employers are restricted to 6 months retroactivity.

Q14: We have retirees with retirement dates of last February, but deductions are still not being collected. Can you explain the process?

A: A finalized pension can take several months. Enrollees should be made aware that they will be billed by their employer until pension deductions begin. If it has been more than 4 months since the enrollee retired, call 518-474-2780 and EBD can investigate.

Q15: Would Medicare enrollees always have Medicare primary coverage?

A: In most cases Medicare primacy is dependent on the employment status of the enrollee, so Medicare is primary to NYSHIP when the enrollee is no longer working (COBRA, retirees, dependent survivors, volunteer firefighter and ambulance workers) regardless of the NYSHIP premium.

Q16: Can an employee cancel their Medicare coverage and enroll at a later date to avoid the Part B Premium charges?

A: Yes, however they may be required to pay a higher premium when they re-enroll.

Q17: Please clarify the Medicare Primary status of the spouse of an active employee who is Medicare eligible and has ESRD. According to the manual, NYSHIP will still be the spouse's primary coverage for 30 months, until the waiting period is satisfied.

A: That is correct. NYSHIP will be primary until the end of the 30-month coordination period. Medicare will be primary after the 30 months.

Q18: A dependent is over 65, is still working, and is covered by an active employee's NYSHIP. Does the dependent need to sign up for Medicare? If so, which coverage would be primary?

A: Because they are a dependent of someone who is actively working, NYSHIP is primary and they do not need to enroll in Medicare. The exception to this rule is if the dependent has Medicare due to ESRD or if they are a domestic partner age 65 or older.

Q19: Is NYBEAS programmed to update a retiree's record to reflect Medicare primary upon age 65 or is that responsibility of PA?

A: It is the PA's responsibility to ensure the proper status of their enrollees. In some cases, NYBEAS will update the record to reflect Medicare primacy, but PA's should require their enrollees to update them with Medicare information and should check to see that the NYBEAS file is correct.

Q20: Who do we call for NYBEAS password problems?

A: Call the HBA Helpline at 518-474-2780 and they will assist you.

Q21: Can an agency have both the Empire plan and the Excelsior plan?

A: Agencies can offer both plans, but no class or group of employees may have the option of choosing between the two plans.