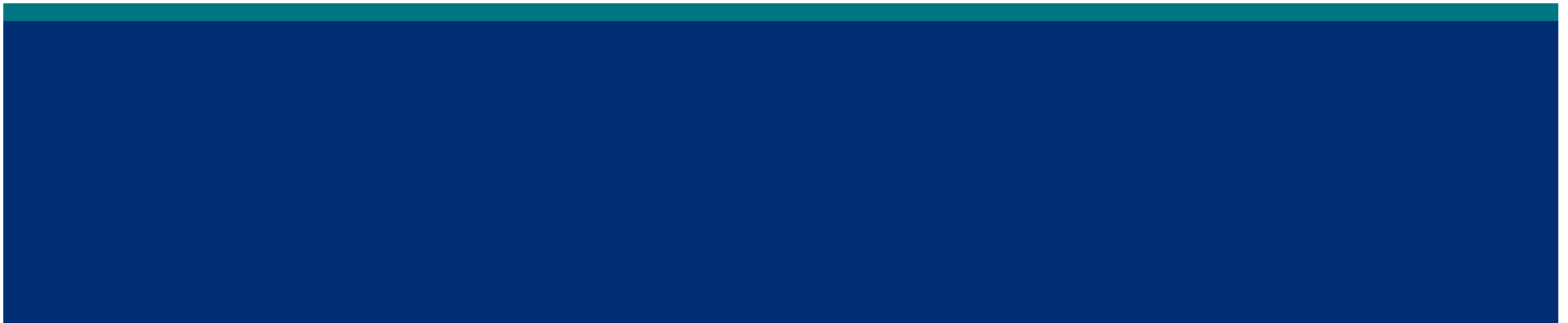




**Department of  
Civil Service**

# **2017 Annual Webinar for Participating Employers**

Prepared for use by the Department of Civil Service, Employee Benefits Division representatives only.



# Agenda

- Financial Update
- Paid Family Leave
- Federal Health Care Reform Update
- Benefits Administration
- Communications & Contacts
- Questions & Answers





## Financial Update

Ron Kuiken – Assistant Director of Financial Management

# Topics

- Premium Development
- Projected 2017 Empire Plan Experience
- Projected 2018 Rate Renewal Information

# Premium Development - Goals

- Lowest Premium
- Rate Stability
- Timely Approval



# Empire Plan Rate Components

- Hospital +
  - Medical +
  - MHSA +
  - Rx Drug +
  - Medicare Part B+
  - NYBEAS =
  - **Gross Rates**
- Dividends
  - Interest
  - = Net Rate**

# Cost Components

## Key Components

- Base Period (2017) Incurred Claims x
- Trend Factor =
- Rate Period Incurred Claims +
- Retention (Administrative Fee/Other) +
- Margin =
- Gross Premium Charge

# 2017 Premium Development Recap

- 7.2 % Gross Premium Increase
- \$150 million in dividend application
- 7.7% Empire Plan Net Premium Increase



## Projected Year 2017 Empire Plan Experience<sup>1</sup> (000's)

	Blue Cross Hospital	UHC Medical	Beacon MHSA	CVS Drug	Total
<b>Premium</b>	\$2,990,801	\$3,171,830	\$220,140	\$1,941,562	\$8,324,333
<b>Incurred Claims</b>	\$2,952,352	\$2,912,526	\$255,471	\$1,771,451	\$7,891,800
<b>Administrative Expense</b>	<u>\$94,493</u>	<u>\$192,191</u>	<u>\$15,388</u>	<u>\$30,043</u>	<u>\$332,115</u>
<b>Gain/(Loss)</b>	<b>(\$56,044)</b>	<b>\$67,113</b>	<b>(\$50,719)</b>	<b>\$140,068</b>	<b>\$100,418</b>

(1) 2018 Rate Renewal Submissions

# 2018 Rate Renewal

- Projected Net Premium Increase: 7.6%
- Includes 7.7% Trend
- Rate Includes 0% margin
- Higher than anticipated 2017 incurred claim projections for the Hospital and Mental Health and Substance Abuse programs
- Mitigated by favorable 2017 trend projections for Medical and Prescription Drug programs and increased prescription drug pharma rebates
- \$70 Million Dividend Application

## Projected Dividends All Payors (in Millions)

	Dividends
Available as of 12/31/16	\$283.7
2016 Earned	+ \$76.8
2017 Projected Applied	- \$150.0
Projected Available 12/31/17	\$210.5
2017 Projected Earned	+ \$113.2
2018 Projected Applied	- \$70.0
Projected Available as of 12/31/18	\$253.7

# Questions?





## **Paid Family Leave**

**Jim Dewan – Assistant Director of Policy Analysis and Strategic Planning**

# Paid Family Leave

- Governor Cuomo worked to develop the nation's strongest and most comprehensive Paid Family Leave policy
- April 2016 – bill signed into law
- Benefits available in 2018



# What is Paid Family Leave?

PFL Provides **Paid Time Off** and **Job Protection**



Bonding with a child



Caring for sick family members



Assisting family when a service member is deployed abroad

## How is PFL Funded?

- PFL will be fully funded by employee contributions

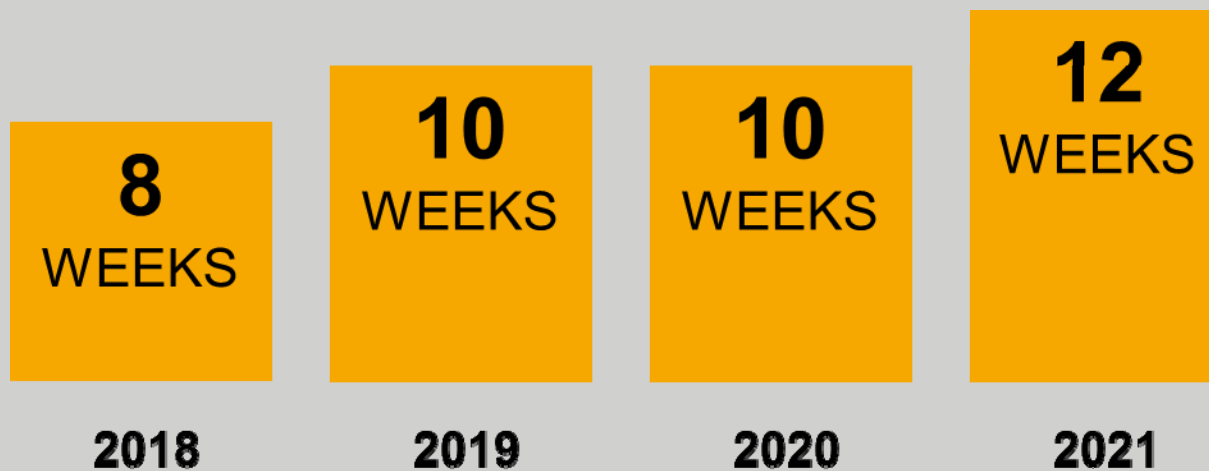
### For 2018:

- Employee contributions are 0.126% of an employee's weekly wage capped at the New York State Average Weekly Wage
- Maximum employee contribution - \$1.65/week



# Paid Family Leave Benefits

Time off benefits start **January 1, 2018** at 8 weeks and will reach 12 weeks by 2021



## Who is Eligible for PFL?

- Virtually all private employers in New York State will have access to PFL
- Employees are eligible if they regularly work:
  - 20 or more hours per week for 26 consecutive weeks
  - Less than 20 hours per week for 175 days
- Public employers may opt into the program
- Public employees represented by a union may be covered if PFL is collectively bargained for

## Next Steps

**Website:**

**[www.ny.gov/PaidFamilyLeave](http://www.ny.gov/PaidFamilyLeave)**

**Helpline:**

**(844) 337-6303**

**PAID FAMILY LEAVE**



**IS COMING TO NY**



# Federal Health Care Reform Update

Jim Dewan – Assistant Director of Policy Analysis and Strategic Planning

## PA & PE PPACA Requirements

- Despite numerous attempts, no changes to PPACA were enacted
- Employer Shared Responsibility provisions, commonly known as the “employer mandate”
- Reporting Requirements to which Empire and Excelsior Plan employers must adhere
- Dependent Social Security Number solicitation
- Each employer is responsible for their own compliance!

# Employer Shared Responsibility Provisions

- These PPACA provisions are commonly known as the “employer mandate”
- Only those employers designated as “large employers” must adhere to these provisions
- Who is a “large employer”?
  - ✓ Employers with 50 or more employees meeting federal full-time criteria
  - ✓ Employee count is based on the number of employees during the preceding calendar year
- Large employers must offer affordable and comprehensive health insurance benefits to 95% of full-time employees
- Failure to comply could result in severe federal penalties

# Reporting Requirements

- All NYSHIP employers are subject to PPACA reporting requirements
  - ✓ Including those not designated as “Large Employers”
- Employers must provide a form, known as Form 1095-B or 1095-C, to all full-time employees, retirees, vestees, dependent survivors, and COBRA enrollees
- These forms must be provided to employees and enrollees by 1/31/18 and to the IRS by 3/31/18
- Medicare-primary enrollees are excluded

## What Form Should My Employer Use?

- Employers designated as “Large Employers” should provide Form 1095-C to its employees and enrollees
- All other employers should provide Form 1095-B to its Empire Plan enrollees
- For each of the last two years, the IRS has extended the due dates – we do not expect a similar extension this year



## Dependent SSN Solicitation

- Form 1095-B and Form 1095-C use Social Security numbers to identify enrollees
  
- Employers must make three “good faith efforts” to solicit missing dependent SSNs:
  - ✓ At the time of enrollment;
  - ✓ By December 31 of the year following enrollment; and
  - ✓ Once in the following year
  
- NYSHIP employers still must ask for dependent SSNs upon enrollment

## EBD Assistance

- EBD has two downloadable reports available to assist NYSHIP employers with these requirements
  - ✓ The first report shows all enrolled dependents with a missing SSN
  - ✓ The second report provides all of the information to be included in Part III of Form 1095-C or Part IV of Form 1095-B
- HBA Memo PE 15-27 provide information on how to access these reports
- EBD FAQ: <http://www.cs.ny.gov/employee-benefits/nyship/shared/publications/faq/2015/pa-pe-ppaca-faq.pdf>

# Questions?





## Benefits Administration

MaryEllen Brucceleri – PA/PE and Public Employer Liaison Units (PELU)

Sarah Realbuto – PELU

Travis Clause – Program Administration

# Benefits Administration Topics

- Department of Civil Service Systems and Access
- Pension Deduction Processing
- HBA Online and NYBEAS Tutorials
- Medicare and NYSHIP Coordination
- Communications and Publications Update
- EBD Contacts

# Department of Civil Service (DCS) Systems NYBEAS and HBA Online

- Agencies who participate in NYSHIP are granted access to Department of Civil Service (Department) systems. The following provides detailed information regarding the systems purpose and how to obtain, remove or change who has access.

# Department of Civil Service (DCS) Systems NYBEAS and HBA Online

- New York Benefits Eligibility and Accounting System (NYBEAS) is the system that maintains New York State Health Insurance Program (NYSHIP) enrollment information for NYSHIP participating agencies and employers

# Department of Civil Service (DCS) Systems NYBEAS and HBA Online

- HBA Online - an online resource that contains current and historical NYSHIP information, as well as up-to-date memos and announcements specifically prepared for NYSHIP participating agencies
- The Department communicates with HBAs through HBA Online



# Department of Civil Service (DCS) Systems NYBEAS and HBA Online

## Who needs access to NYBEAS and HBA Online?

- The agency staff member (s) who work directly with employee benefits and is responsible for providing benefit information to their members and enrolling and updating enrollees benefit information. EBD refers to the staff responsible for administering NYSHIP benefits as the agency Health Benefits Administrator (HBA).

# NYBEAS

**NYBEAS PRODUCTION**

Home | Worklist | Add to Favorites | Sign Out

**Menu**

Search:

- My Favorites
- Benefits**
  - History
  - Plan History
  - Transactions
- Billing
- COBRA
- MyNYSHIP
- NYBEAS Processes
- NYBEAS Reports
- NYSTEP Review
- Income Protection Plan(IPP)
- EBD Call Center
- Data Corrections
- Workforce Administration
- System Announcement
- Workforce Monitoring
- Set Up HRMS
- Worklist
- Tree Manager
- Reporting Tools
- User Info
- PeopleTools
- Change My Password

**Main Menu >**

**Benefits**  
Select benefit plans, track company cars & FMLA, calculate leave accrual & annuity, maintain primary job, NDT, FSA details, auto enrollment, COBRA, and merchants.

- History**  
Allows users to view history of transactions for a given enrollee.
  - NYBEAS Update History
  - Archived Accounting
  - Billing Options
  - Direct Pay Transaction ID
  - Employee Compact History
  - Employee Information Changes
  - Enrollee Supplemental E-Box
  - DP Enrollee Billing Number
  - Medicare Elig 65 Letters
  - Letter Notification
  - Life Insurance Premium
  - Med Advantage HMO Transactions
  - National Medical Support Order
  - OOP Eligibility History
  - Sick Leave History
  - OSC Salary Grade Inquiry
  - OSC Unsettled Group
  - Blue Cross
  - CMS/RDS Data
  - DEAS
  - Conversion Data
  - Empire Card
  - PEP
  - Search
  - Caremark EGWP
- Plan History**  
Tracks history of rates, department data, broadcast message and other data associated with NYSHIP.
  - Broadcast Messages
  - Flat Rate Summary
  - Message Agent Log
  - Review NYBEAS/NYSTEP JobCodes
  - Department Data
  - Agency Recon Report Inquiry
- Transactions**  
Allows for the processing of NYBEAS transactions that change an enrollee's coverage.
  - Young Adult Enrollment
  - Benefit Plan Change
  - Benefit Program Change
  - Billing Option Change
  - Cancel Enrollment
  - Change Coverage
  - COBRA Disability
  - Comments
  - Contribution Rate Change
  - Corrections Requests
  - Unsettled Grp Contribution Chg
  - Dependent Add
  - Dependent/Beneficiary
  - Dependent Delete
  - EGWP Manual Action Page
  - Empire Card Request/History
  - Enroll/Waive Benefits
  - Federal Qualification Change
  - Letter Notification
  - Marriage Domestic Partner
  - Medicare Change
  - Medicare Part D Change
  - MRX Exception
  - National Medical Support Order
  - Payment Method Change
  - PE First Eligibility Dates
  - PE Set Rate Qualifier
  - Personal / Employment
  - Preferred Payment Change
  - Rate Qualifier Change

# NYBEAS

**Below are some examples to show what NYBEAS is used for:**

- Enrollments (processing and viewing)
- Changing coverage
- Adding /deleting dependents
- Marital status changes
- Enrollee address changes
- Running agency reconciliations

# HBA Online



Services News Government Local

Q Search

Location Translat

Department of Civil Service

Online Services Job Seekers State Employees Retirees HR Professionals

**hba**\_online  
benefits resource center

HBA Online has a new web address, <https://www.cs.ny.gov/employee-benefits/hba>. Please update any bookmarked pages.

You Should Know...
Easy Reference
Publications & Forms
HBA Memos
Policy Memos
Phone Numbers / Links
Meetings & More
<b>Health Plan Choices</b>
HBA Manuals
E-Learning
HIPAA Privacy Information
Site Map
Contact Us / Disclaimer
NYSHIP Home

10/14/2017 9:04 am

Find the benefit, click on the group. *Benefits vary by group.*

**Current Topics**

- 2016 PA/PE Webinars
- Young Adult Option Coverage

**General Information Book for:**

- NY Active
- NY Retiree
- Participating Employers (PEs)
- Participating Agencies (PAs)

**Pre-retirement Planning**

- New York State and PE

**NYSHIP**

- NYS Agencies
- Participating Agencies and Participating Employers

**dental**

- APSU
- C-82
- MC
- NYSCOPBA
- PBA Supervisors
- PBA Troopers
- PE
- PEF
- PIA
- SEHP

**vision** Davis Vision Information

- APSU
- C-82
- MC

**life**

- M/C

**IPP** Income Protection Plan

- M/C
- Legislature
- Special Enrollees
- DC-37

**survivor benefits**

- New York State Active Employees

**workers' compensation**

- ARS Publications for Executive Branch Agencies and Unified Court System
- ARS Manual

# HBA Online

**Below are some examples to show what HBA online is used for:**

- HBA memos
- HBA Manuals
- E- Learning videos
- Listing of NYBEAS system announcements
- Empire Plan resource materials
- Ordering publications

# HBA Online and NYBEAS System Access

**How does agency staff obtain access to NYBEAS and HBA online?**

# HBA Online and NYBEAS System Access

- Agencies must first designate a Data Access Officer (DAO).
- The DAO is the officer of the agency who is authorized to request user permissions for their agency staff to be provided with access NYBEAS and HBA Online.
- **There should also be a back-up DAO named**

# HBA Online and NYBEAS System Access

- Agencies must also designate a Health Benefits Administrator (s) (HBA (s) for the agency
- The HBA is the person who works directly with employee benefits and is responsible for providing benefit information to their members and enrolling and updating enrollees benefit information on NYBEAS.
- **There can be more than 1 HBA within an agency**



# NYBEAS and HBA Online System Access

- To make a new request or make a change to who should have or not have access, DAO (or other authorized person at the agency) sends a letter to EBD and includes:
  - ✓ DAO Name, Title, SSN, Date of Birth, Phone number, & Email
  - ✓ Back up DAO, Name, Title, SSN, Date of Birth, Phone number, & Email)
  - ✓ HBA (s) name, Title, SSN, Date of Birth, Phone number, & Email
  - ✓ HBA SSN
  - ✓ Name of person to remove access

# Sample Letter to Request/Update System User

Employee Benefits Division  
Public Employer Liaison Unit  
Swan Street building, Core 1  
Albany, NY 12239

Dear Employee Benefits Division,

The following staff from the Water District is assigned as follows:

The DAO for the District is:

Name:  
Title:  
Date of Birth:  
SSN:  
Phone number  
e-mail address:

I understand as DAO, that I am the person who is able authorize staff from the District who should/should not have access to these systems, and that I will not have access to these systems.

The HBA (s) for the District is:

HBA #1  
Name:  
Title:  
Date of Birth  
SSN  
Phone number  
e-mail address

HBA #2

The HBA will be responsible for NYSHIP enrollments and updates and providing benefit information to enrollees.

Please remove former HBA who no longer works here:

Name:  
Title:

Please update your records with the above information and contact me when done so that I can access OCSPR and make the necessary changes

Sincerely,  
(Signed by DAO or other authorized staff)

---

# HBA Online and NYBEAS System Access

- Once EBD receives a letter detailing the role and required information of each staff member of the agency, it will be reviewed by our support unit staff.
- Sometimes additional information is required which can delay the process of establishing permissions.
- Please be patient as we work to obtain all the necessary information.

# HBA Online and NYBEAS System Access

Once the Department obtains and approves the information we received:

- DAO will be notified with:
  - The DAO's USER ID and password
  - The new HBA's USER ID and password
  
- **Only the DAO who requested user permissions will be notified, as a matter of internal controls.** The DAO is responsible for forwarding this information on to the user assigned permission

# HBA Online and NYBEAS System Access

- DAO must provide the HBA(s) with the USER ID and password that they have been assigned by DCS.
- DAO may now update user permissions through the Civil Service Online Permission Request System (OCSPR).
- OCSPR is located on the DCS website at:  
<https://www.cs.ny.gov/login/?tlsd=/permissions-request/index.cfm>.  
and set permissions to the HBA staff named in the letter to DCS

# Questions?



# NYBEAS Tutorials

- HBA Online offers E-Learning
- E-Learning tutorials provide how to:
  - ✓ Order publications
  - ✓ process transactions



# NYBEAS Tutorials

- E- Learning is located on the HBA Online main page

The screenshot displays the HBA Online website interface. At the top left is the New York State logo. The main navigation bar includes links for Services, News, Government, and Local. A search bar is located on the right. Below this is a dark green bar with the Department of Civil Service logo and links for Online Services, Job Seekers, State Employees, Retirees, and HR Professionals.

The main content area features the 'hba\_online' logo and a notification banner: "HBA Online has a new web address, https://www.cs.ny.gov/employee-benefits/hba. Please update any bookmarked pages." Below the banner is a search bar with the text "Find the benefit, click on the group. Benefits vary by group."

On the left is a vertical sidebar menu with the following items: You Should Know..., Easy Reference, Publications & Forms, HBA Memos, Policy Memos, Phone Numbers / Links, Meetings & More, Health Plan Choices (highlighted in red with a red arrow pointing to it), HBA Manuals, E-Learning, HIPAA Privacy Information, Site Map, Contact Us / Disclaimer, and NYSHIP Home. The date "10/14/2017 11:20 am" is displayed below the sidebar.

The main content area is organized into several columns of benefit categories:

- Current Topics** (red header): 2016 PA/PE Webinars, Young Adult Option Coverage.
- General Information Book for:** NY Active, NY Retiree, Participating Employers (PEs), Participating Agencies (PAs).
- Pre-retirement Planning** (dark blue header): New York State and PE.
- dental** (dark blue header): APSU, C-82, M/C, NYSCOPBA, PBA Supervisors, PBA Troopers, PE, PEF, PIA, SEHP.
- life** (dark blue header): M/C.
- IPP Income Protection Plan** (dark blue header): M/C, Legislature, Special Enrollees, DC-37.
- survivor benefits** (dark blue header): New York State Active Employees.
- workers' compensation** (dark blue header): ARS Publications for Executive Branch Agencies and Unified Court System, ARS Manual.
- vision Davis Vision Information** (dark blue header): APSU, C-82, MC.


At the bottom left, there is a logo for NYPERL™ and a list of links: NYS Agencies, Participating Agencies and Participating Employers.



# NYBEAS Tutorials

**nba\_online**  
benefits resource center

Super Search   Memos ▾   HBA Broadcast Messages   Notices   Manuals ▾   Union Contracts   Civil Service Law

 HBA Online has a new web address, <https://www.cs.ny.gov/employee-benefits/hba>. Please update any bookmarked pages.

## E-Learning

This page is a resource for Health Benefits Administrators (HBA). Below are links to a series of tutorials to help HBAs use NYBEAS and to assist their enrollees with their NYSHIP benefits. If you have questions or need additional help, please call the HBA Helpline at 518-474-2780.



### Ordering NYSHIP Publications:



[Active Employees of New York State Agencies \(NY\)](#)



[Active Employees of Participating Employers \(PE\)](#)



[Retirees of New York State Agencies and Participating Employers \(Retirees NY & PE\)](#)



[Active Employees and Retirees of Participating Agencies \(PA\)](#)



### NYBEAS Transactions:

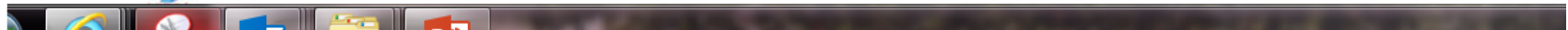


#### Adding a New Hire into NYBEAS

- [New York State Agencies \(NY\)](#)
- [Participating Employers \(PE\)](#)
- [Participating Agencies \(PA\)](#)



#### Change in Coverage – Individual to Family



# NYBEAS Tutorials

VIDEO

## NYBEAS Transactions:



VIDEO

### Adding a New Hire into NYBEAS

- New York State Agencies (NY)
- Participating Employers (PE)
- Participating Agencies (PA)



VIDEO

### Change in Coverage – Individual to Family

- New York State Agencies (NY)
- Participating Employers (PE)
- Participating Agencies (PA)



VIDEO

### Change in Coverage – Family to Individual

- New York State Agencies (NY)
- Participating Employers (PE)
- Participating Agencies (PA)



VIDEO

### COBRA Transactions

- Enrollee Termination - COBRA Family Enrollment
- Deleted Dependent - COBRA Enrollment



VIDEO

### Dependent Add - Family Coverage

- New York State Agencies (NY)



VIDEO

### Dependent Delete

# NYBEAS Tutorial – Ordering Publications

# Questions?



# NYSHIP Pension Deduction for Retirees

- For a retiree to have their health insurance premium deducted from their Pension, it must first meet the following (3) criteria:
  1. The retiree will receive a pension administered by the Employees Retirement System (ERS) or The Teachers Retirement System (TRS);
  2. The Contribution rate must be one that NYBEAS is programmed to take: example; 90/75, 100/75.
  3. The deduction does not exceed \$999.00 for ERS, and does not exceed \$1,500 for TRS.
- If all 3 criteria are not met above, NYSHIP will bill the employer the total premium due and the employer will be responsible for billing and collecting the premium due from the retiree.

# NYSHIP Pension deduction for Retirees

- How to request a premium deduction from an enrollee's pension in NYBEAS;
- This is done on NYBEAS transactions through the *Preferred Payment Change transaction*.

# NYSHIP Pension deduction for Retirees

- When to process a Preferred Payment Change - immediately following a Retirement transaction, even when the enrollee's pension has not been finalized.
- Deductions will begin when the enrollee's pension is finalized.
- \*\* A finalized pension can take several months. Enrollees should be made aware of this and prepared for the retroactive deduction to be taken until premiums are current\*\*

# NYSHIP Pension deduction for Retirees

- When a Preferred Payment Change has been processed, the enrollee's retirement system information (Retirement number, Registration number, etc.) will populate to NYBEAS automatically when the pension is finalized by the retirement system.



# NYSHIP Pension deduction for Retirees

- Do not manually enter employees' retirement number information.
- An Incorrect retirement number in NYBEAS prevents the correct information from populating, and will cause the pension deduction to fail.
- If your agency's contribution rates are not listed in NYBEAS, they may not have their premiums deducted from their pension and must be billed directly.

# NYSHIP Pension deduction for Retirees

- Pension deduction requests after the retirement has been processed will need to be done by EBD. A correction request or letter to request pension deductions must be submitted to the Employee Benefit Division and must include;
  - ✓ Enrollees name and ID (SSN or Alt ID)
  - ✓ Registration number
  - ✓ Retirement number (if pension is finalized and available)
  - ✓ The percent contribution for BOTH individual and family coverage

# Questions?



# Medicare and NYSHIP

- When an enrollee and/or a dependent is eligible for Medicare, coordination of benefits must be determined

## Enrollee is an Active Employee

Medicare is secondary to NYSHIP coverage

Exceptions: domestic partner age 65 or over, end-stage renal disease

## Enrollee is a Retired Employee

Medicare is primary to NYSHIP coverage

Exception: end-stage renal disease

# Medicare and NYSHIP

## Coordination of benefits scenario #1

- Sharon is working and maintains NYSHIP coverage through her employment. Sharon is turning 65 and eligible for Medicare.

### **Q. Does Sharon need to enroll in Medicare?**

A. No, because Sharon's NYSHIP as an active employee will be primary to Medicare and claims will be paid in this order:

1. NYSHIP
2. Medicare

# Medicare and NYSHIP

## Coordination of benefits scenario #2

- Susan is working and maintains NYSHIP coverage through her employment. She is also covered as a dependent under spouse Joe's NYSHIP coverage as a retiree. Susan is turning 65 and eligible for Medicare.

### **Q. Does Susan need to enroll in Medicare?**

- A. Yes, because Susan is also covered under her spouse's retiree coverage under NYSHIP, claims will be paid in this order:
1. Susan's NYSHIP coverage through her employment
  2. Medicare (primary to Joe's coverage)
  3. Joe's retiree coverage

# Medicare and NYSHIP

## Coordination of benefits scenario #3

- Mary is working and is enrolled in NYSHIP coverage through her employment. Although she is age 65 and eligible for Medicare, she never enrolled in Medicare because she is continuing to work. Mary decided to cancel her NYSHIP coverage and is enrolling as a dependent under her spouse, Brian; a retiree enrolled in NYSHIP.

### Q. Does Mary need to enroll in Medicare?

- A. Yes, because Mary is now covered under her spouse's NYSHIP retiree coverage, claims will be paid in this order:
1. Medicare
  2. Brian's NYSHIP retiree coverage.

# Medicare and NYSHIP

## Coordination of benefits scenario #4

- Susan is working in a benefit eligible position and is enrolled in NYSHIP. She covers her spouse Joe as a dependent. Joe is eligible for Medicare due to End stage renal disease disability (ESRD).

### **Q. Does her spouse Joe need to be enrolled Medicare?**

- A. Yes. Although Susan is working, Medicare will become primary for Joe due to ESRD after a 30 month coordination period. (This is one of the exceptions for when Medicare is primary as an active employee).



# Rehired Retiree

- Retirees Returning to Work in a Benefit Eligible Position
- When a retiree returns to work in a benefits-eligible position, the Employee can choose whether to maintain retiree coverage, or active employee coverage.
- When choosing active coverage the employee's share of the premium may change, benefits and co-pay may change, and they may be eligible to have payroll deductions.
- When choosing to maintain retiree coverage, the employee's contribution rate will not change and pension deductions can continue.

# Rehired Retiree

- Retirees Returning to Work in a Benefit Eligible Position When Employee is Medicare Eligible
  
- When returning to work for the *same employer you retired from*:
  - ✓ NYSHIP will again be primary (enrollee does not need to be enrolled in Medicare)
  - ✓ Employer is no longer required to reimburse for Medicare
  - ✓ Employer and employee billing will change to active employee premium

# Rehired Retiree

- Retirees Returning to Work in a Benefit Eligible Position When Employee is Medicare Eligible
  
- When returning to work *for a different employer (another employer that participates in NYSHIP)*
  - ✓ If employee chooses to enroll as an active employee, Empire will now be primary and claims will be paid in this order; 1) Active employee coverage under NYSHIP, 2) Medicare.
  - ✓ If employee chooses to maintain NYSHIP retiree coverage, Medicare remains primary and claims will continue to be paid in this order; 1) Medicare, 2) NYSHIP (Empire).

# Rehired Retiree

## Coordination of benefits scenario #1

- Cindy is age 65, she is retired and enrolled in NYSHIP and Medicare. Cindy is returning to work for the same employer she retired from and will be eligible for benefits again as an active employee.

**Q. Does Cindy need to be enrolled Medicare?**

**A. No, Cindy's NYSHIP will be primary to Medicare.**

# Rehired Retiree

## Coordination of benefits scenario #2

- Carol is age 65, she is retired and enrolled in NYSHIP and Medicare. Carol is returning to work for another employer that participates in NYSHIP and will be eligible for benefits again as an active employee.

### **Q. Does Carol need to be enrolled Medicare?**

A1.If Carol picks up coverage through active employment, her active employment will be primary(she will not need to be enrolled in Medicare).

A2: If Carol keeps her coverage as a retiree, Medicare will remain primary ( she will need to be enrolled in Medicare).

# Questions?



# Communications Update

## Recent publications:

- *Empire Plan Certificate 2014*, (available to order on HBA Online)
- Creditable Coverage Notice
- Child Health Insurance Program (CHIP) Notice
- Empire Plan Report, September 2017

# Upcoming Publications

## Fall 2017

- Empire Plan *At A Glance*, 2018. Enrollee mailing will also include: 2018 versions of The Empire Plan Flexible Formulary or Excelsior Formulary, *Out of Network Reimbursement Disclosure*, *Preventive Care Coverage Chart*, and the *Nondiscrimination Notice*.
- *Option Transfer Information* for 2018 flyer for PE active enrollees
- *Health Insurance Choices* for 2018 and *2018 Rates & Information for PE Retirees* with Personalized Sick Leave information



# Upcoming Publications

## Second Quarter 2018

- *PE General Information Book 2018* for active employees and retirees, one book for the Empire Plan and one for NYSHIP HMOs

# Check HBA online weekly to stay informed



HBA Online has a new web address, <https://www.cs.ny.gov/employee-benefits/hba>. Please update any bookmarked pages.

Find the **benefit**, click on the group. *Benefits vary by group.*

You Should Know...
Easy Reference
Publications & Forms
HBA Memos
Policy Memos
Phone Numbers / Links
Meetings & More
<b>Health Plan Choices</b>
HBA Manuals
E-Learning
HIPAA Privacy Information
Site Map
Contact Us / Disclaimer
NYSHIP Home

**Current Topics**

- 2016 PA/PE Webinars
- Young Adult Option Coverage

**General Information Book for:**

- NY Active
- NY Retiree
- Participating Employers (PEs)
- Participating Agencies (PAs)

**Pre-retirement Planning**

- New York State and PE

**NYPERL<sup>SM</sup>**

- NYS Agencies
- Participating Agencies and Participating Employers

**dental**

- APSU
- C-82
- M/C
- NYSCOPBA
- PBA Supervisors
- PBA Troopers
- PE
- PEF
- PIA
- SEHP

**vision** Davis Vision Information

- APSU
- C-82
- MC
- NYSCOPBA

**life**

- M/C

**IPP** Income Protection Plan

- M/C
- Legislature
- Special Enrollees
- DC-37

**survivor benefits**

- New York State Active Employees

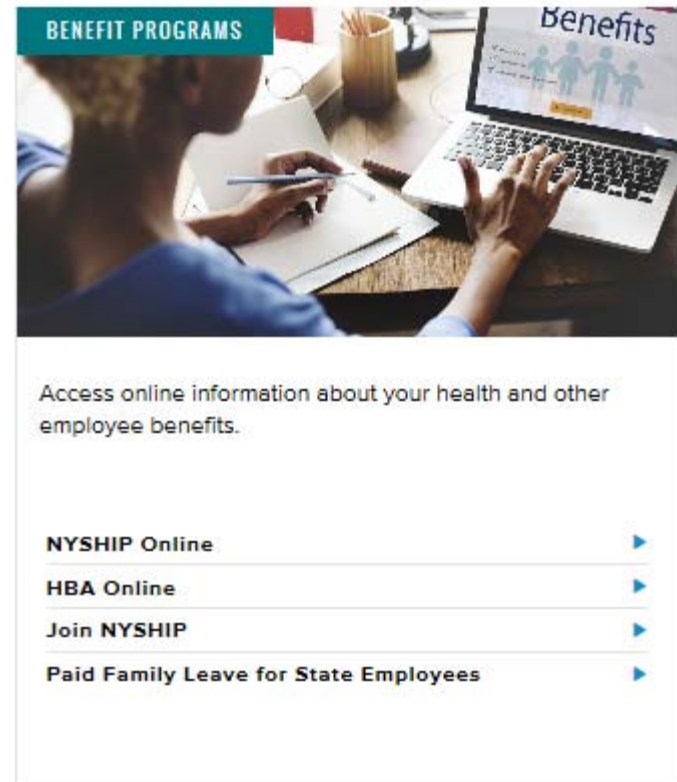
**workers' compensation**

- ARS Publications for Executive Branch Agencies and Unified Court System
- ARS Manual
- Dispute Resolution Process

# Department of Civil Service Website

## www.cs.ny.gov

- DCS website has been redesigned to make it easier for you and your enrollees to find the most up-to-date NYSHIP information
- Scroll down to “Benefit Programs”



# Contact Us

## **HBA Line PA/PE Unit**

**(518) 474-2780 Press 1**

### **for Participating Agency**

- Enrollee needs services
- NYBEAS Processing
- Medicare
- Agency Bill
- Retiree Coverage
- Eligibility
- Effective dates of coverage
- Agency Reconciliation
- COBRA
- Survivor Coverage

## **Public Employer Liaison Unit**

**(518) 549-2356**

- Compliance
- Agency Resolution Changes
- GASB 45
- Hold Harmless
- Agency Participation
- NYSHIP Policies

## PA/PE Unit Staff



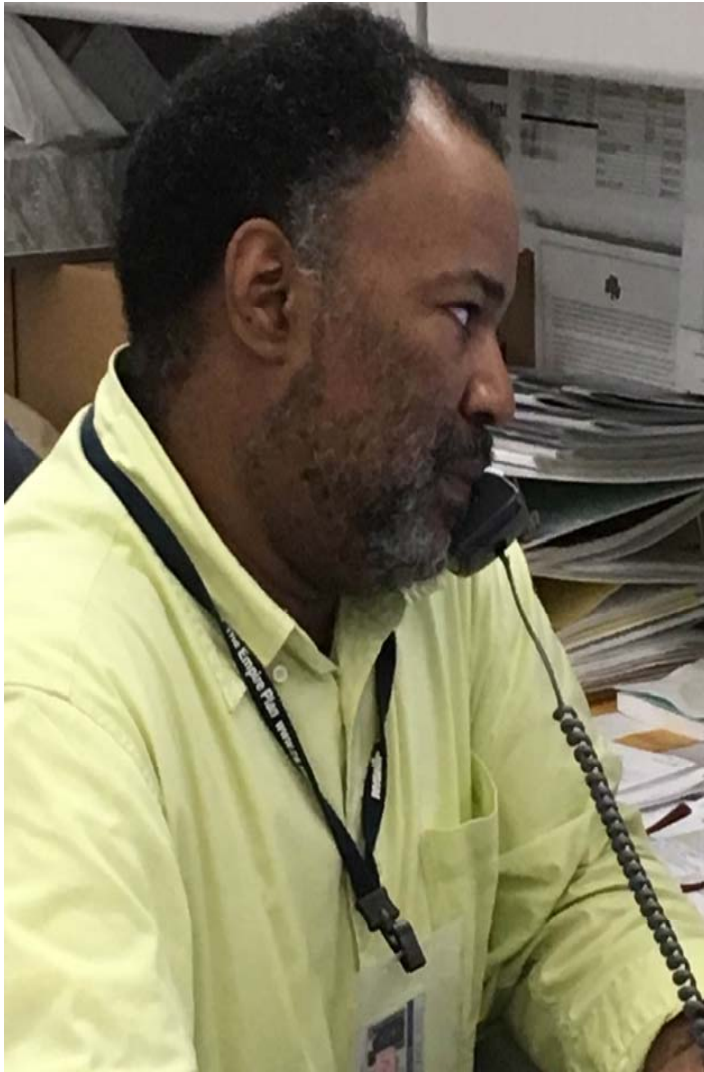
### Tim

#### PA/PE Call Center Staff

**Tim's reminder:**

When sending corrections, make sure you obtain and maintain the documentation required for the change and add a NYBEAS comment noting "documents on file"

# PA/PE Unit Staff



**Jonathan**

PA/PE Call Center Staff

**Jonathan's reminder:**

When mailing or faxing forms to our office for handling, you must also include the proof/documentation.

# PA/PE Unit Staff

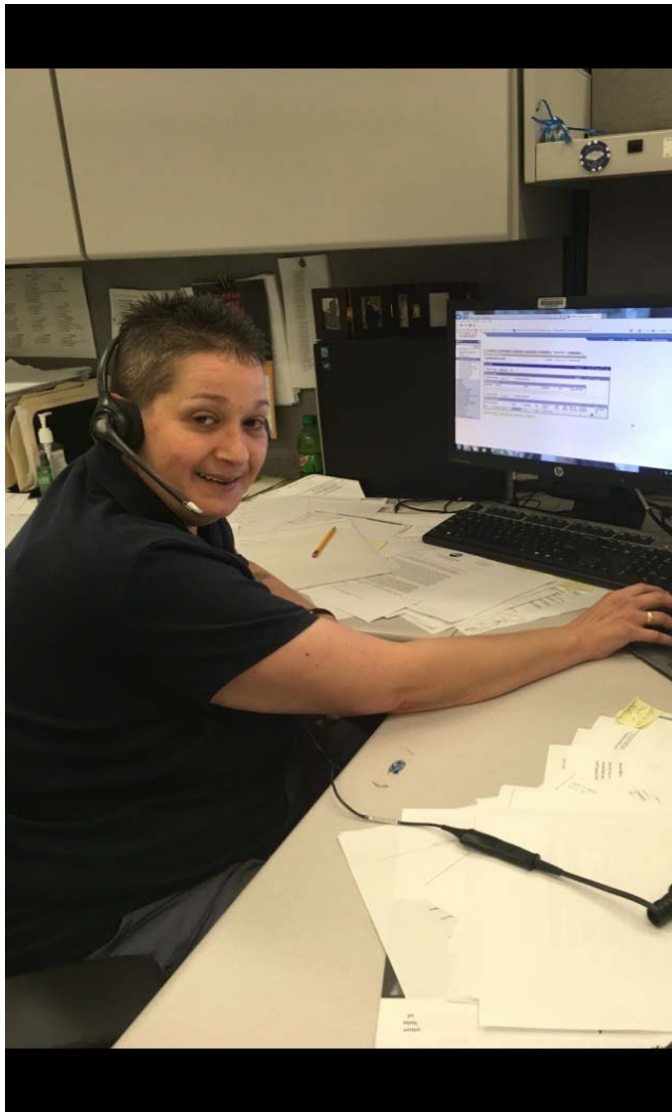


**Jim**

PA/PE Call Center Staff

**Jim's Reminder:**  
Make sure you are signed into NYBEAS when calling for processing help.

# PA/PE Unit Staff



**Sally-Anne**

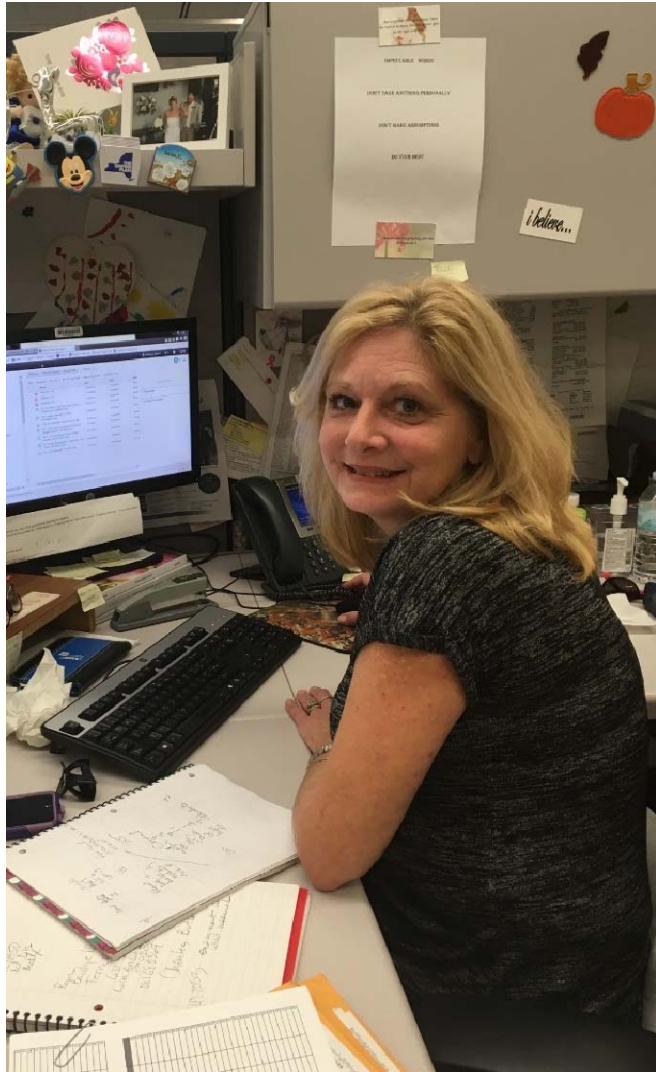
PA/PE Unit Supervisor

**Sally-Anne's  
Reminder:**

Remember to have  
your enrollees SSN or  
Alt ID ready to provide  
when calling.



# PA/PE Unit Staff



**Karen**  
PA/PE Unit Manager

**Karen's Reminder:**  
Remember to mark you calendars to run your agency reconciliation every month on Mondays following the first Friday.

# PA/PE and PELU Staff



**MaryEllen**

PA/PE and Public Employer  
Liaison Unit (PELU) Supervisor

# PELU Staff



**Sarah**  
PELU  
Human Resource Specialist

# Questions?



# Thank you for joining us today!

**Phone:** 518-474-2780

**Address:**

NYS Department of Civil Service  
Employee Benefits Division  
Albany, NY 12239

**Fax:** 518-485-5590

**Web site:** [www.cs.ny.gov](http://www.cs.ny.gov)