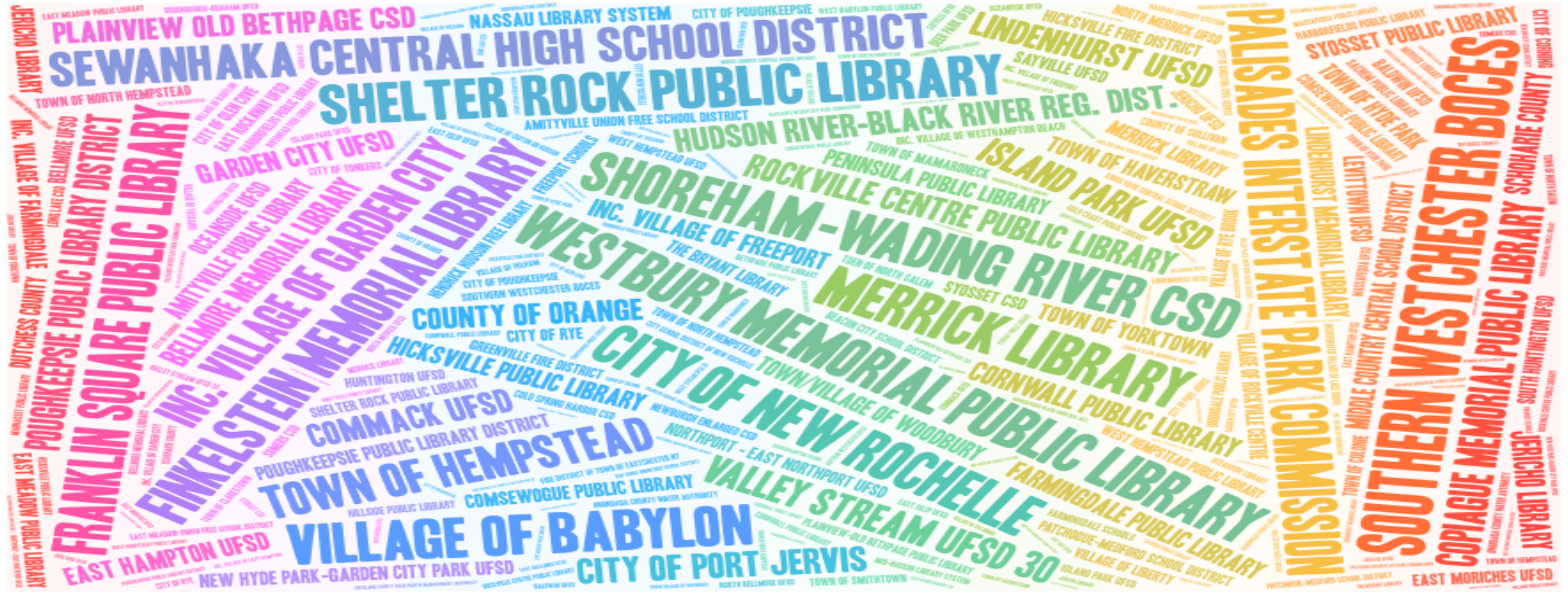# 2021 Annual Webinar for Participating Agencies

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

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Welcome to the 2021 Annual Webinar For Participating Agencies

Agenda

- A Message from the Director of EBD

- Benefits Administration from PA/PE Unit

- PELU Announcements

- Empire Plan Benefit Changes

- Financial Update

- Questions and Answers

A Message from the Director of EBD

Presenter – Jim DeWan, Director of the Employee Benefits Division

Message from Director; Jim DeWan

518-473-1977

James.DeWan@cs.ny.gov

Daniel.Yanulavich@cs.ny.gov

Thank you!
Please Review
HBA Online for
Information

Benefits Administration

Presenters –Kara Hillicoss, PA/PE Unit Supervisor

Announcements from the PA/PE Unit

Topics

- PA HBA Manual
- Pension Deductions
- Worklist
- Young Adult Option

PA HBA Manual

A NEW HBA Manual

- It is available on HBA online.

- This manual has been developed to provide HBAs with step-by-step guidance on the rules and regulations of NYSHIP, processing of transactions in New York Benefits Eligibility and Accounting System (NYBEAS), and the HBA's responsibilities.

- The original Manual that was called "Manual for NYSHIP Participating Agencies" has been renamed to "Administrative Guide for NYSHIP Participating Agencies."

- We are releasing it out in multiple phases.

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PA HBA Manual

Phase 1

At launch, the Manual contains the necessary information to assist you in processing a new hire and enrollment and includes links to reference materials and forms.

PA Manual

Events	Topics	Search
"Other" Children	Dependent Eligibility Requirements	Filter
Adopting a Child	Employee Eligibility Requirements	UPDATES
Continuing Coverage for a Disabled Child	Roles & Responsibilities	TRANSACTIONS
Divorce	Student Dependent with Prior Military Service	GLOSSARY
Domestic Partner	The Health Insurance Portability and Accountability Act (HIPAA) and Protecting Personal Information	CONTACT
Employees Newly Eligible for NYSHIP	When Coverage Begins	
Marriage		
Moving		
Newborn Child		

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PA HBA Manual

WWW.CS.NY.GOV

PA HBA Manual

- You will be directed to the Civil Service Sign on Page

- Here you will enter your User ID (same as NYBEAS) and the password you created

- Hit Submit

PA HBA Manual

PA HBA Manual

Make sure you choose the PA Manual in the menu for the HBA Manuals

PA HBA Manual

PA HBA Manual

PA HBA Manual

PA HBA Manual

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PA HBA Manual

HBA HELPLINE 518-474-2780

We will need to verify you each time you call by asking

- Agency Code (5-digit number)
- Your first and last Name
    (if you are not listed, we will ask for your NYBEAS user id)
- The SSN of the enrollee you are calling about
- The enrollee's first and last name

Materials needed

- Signed into HBA Online (Manual)
- General Information Booklet (GIB)
- 503 form and proofs if you are asking about new enrollment/dependents

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Questions?

Pension Deductions

- Pension deductions can be set up for retired enrollees that are part of either the New York State and Local Retirement System (ERS) or Teacher's Retirement System (TRS)

ERS Maximum Deduction
allowed
$999

TRS Maximum deduction
allowed
$2000

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Pension Deductions

What is a Rate Qualifier?

Ex. 50/35

- 50% is the percentage the employer pays for the individual portion
- 35% is the percentage the employer pays for the dependent portion

So, to figure out the cost for Employee share you use the Full Share Rates

Here is 2021 Rates

Individual: $1,074.87
Family: $2,452.24

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Pension Deductions

For the Rate share of 50/35

- 50% of Individual= $1,074.87 times by 50% = $537.44

Next:

- Take Family Share $2,452.24 subtract Individual Share $1,074.87 = $1377.87 (Dependent Portion)
- Take the Dependent Portion $1377.87 and times it by 35 %= $482.08
- Add the 50% of individual $537.44 to 35% of the dependent's portion: $482.08= $1,019.52 which is the **employer** share of the premium

Subtract Employer share from Family Premium $2,452.24 - $1,019.52 = **$1,432.72** which is employee share

Pension Deductions

Items to Review BEFORE requesting a Pension Deduction

- Benefits>Transaction>Personal/Employment
- You should have the following filled out:
  - Retirement REG #
  - Retirement System (1 ERS, 2 TRS, 4 STATE POLICE)
  - Tier
  - DO NOT enter RET #- this must feed over from retirement system

Pension Deductions

How to request a Pension Deduction

- Benefits> Transactions> Preferred Payment Change

- In the Top row you need to choose what method you want , ERS, TRS or APY

- The 2nd row you will choose what Rate Qualifier the retiree is paying

DO NOT process PPC more than a month prior to retirement (ideally you should process within 2 weeks of retirement)

Pension Deductions

These Are the Existing Rate Qualifiers Offered in NYBEAS

0	ER Rate 100/100
1	ER Rate 100/95
2	ER Rate 100/90
3	ER Rate 100/80
4	ER Rate 100/75
5	ER Rate 100/65
6	ER Rate 100/50
7	ER Rate 100/35
8	ER Rate 95/95
9	ER Rate 95/85
A	ER Rate 90/90
B	ER Rate 90/85
C	ER Rate 90/75
D	ER Rate 90/50
F	ER Rate 85/85

If your rate qualifiers do not match these, you cannot put your retiree into pension deduction; you must keep them in APAY and continue to directly bill them

G	ER Rate 85/75
H	ER Rate 85/50
I	ER Rate 75/75
J	ER Rate 75/50
K	ER Rate 75/35
L	ER Rate 65/45
M	ER Rate 60/60
N	ER Rate 50/50
O	ER Rate 50/35
P	ER Rate 95/90
Q	ER Rate 95/80
R	ER Rate 90/80
S	ER Rate 80/80
U	ER Rate 83/83
Y	ER Rate 85/80

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Pension Deductions

When Does the Pension Deduction Kick In?

- Pension deductions are not immediate
  - Once a Retirement number is given, a payment method is processed
- ERS deductions could take up to 6 months
- TRS deductions could take up to 3 months

- You will have to bill the enrollee directly until the pension does kick in

Pension Deductions

How to see if a Preferred Payment Change Worked?

- Look in NYBEAS Update History – See if the payment method was processed,

- Check your transaction listing that is mailed out each month, once it is processed it will be on that report

- Worklist called "PA Pension Deduction WL"

Events	Benefits	Medicare Part D	Hold Harmless	Programs	Billings

Employee Information

ENROLLEE, SAMPLE   EmplID: 123456789   Empl Rcd #: 0

Plan Type   View All   First ◄ 1 of 1 ► Last

Plan Type: Medical   10

Event Information   View All | First ◄ 1-4 of 4 ► Last

Action Date	Effective Date	Eff Seq	Action	Reason	CBR Evtld	Ovrd Sw	Source ID	Request Date	Event Date	User ID	Dep Info	Comment	View Audit Info
11/10/2021	02/01/2022	0	PMC	TRS Pension Deduction	0	N			02/01/2022	AXP26	ℹ	🗒	✎
04/20/2021	07/01/2021	0	PGM	Benefit Program Change	0	N	JOBUPDTE			KGH	ℹ	🗒	✎

Pension Deductions

Did Pension Deductions really work?

- You should also check the account tab to make sure that the deduction started after the Payment Method was processed.

Pension Deductions

Retiree Re-enrolling into NYSHIP?

- When you re-enroll a retiree into the benefits, their pension will not automatically kick back in.

- Review the NYBEAS Update History-Billing tab to confirm they are in APAY with E in the rate qualifier column. If they are not, contact EBD.

Medicare Part D	Hold Harmless	Programs	Billings	Benefits/Billings	Accounting

Employee Information

ENROLLEE, SAMPLE   EmplID: 123456789   Empl Rcd #:   0

Plan Type   View All   First 1 of 1 Last

Plan Type: Medical   10

Billings Details   View All | First 1-5 of 5 Last

Effective Date	CBR EvtId	Comp	CustID	Rate Qual	Rate Share	Billing	Paygroup	Surchg %	Pay Meth	Tax Elect	Tax Flag	Imp Inc	Sick Leave Amt	PEP Amt
11/01/2021	0	PA	03400	F	85/85	Regular	Mnthly-PA	0	TPEN	A	A	N	0.00	0.00
09/01/2002	0	PA	03400	E	% Empl	Regular	Mnthly-PA	0	APAY	A	A	N	0.00	0.00
11/01/2000	0	PA	03220	E	% Empl	Regular	Mnthly-PA	0	APAY	A	A	N	0.00	0.00
09/01/2000	0	PA	03331	E	% Empl	Inactive	Mnthly-PA	0	APAY	A	A	N	0.00	0.00
02/01/1993	0	PA	03331	E	% Empl	Regular	Mnthly-PA	0	APAY	A	A	N	0.00	0.00

Pension Deductions

Incorrect Billing Information

Correct Billing Information

Questions?

Worklist

What is a Worklist ?

Worklist are prioritized list of the work items that an agency has to do

Worklist items are created by different actions

Should be reviewed/worked daily or at least weekly depending on the size of your agency

Worklist

What is a Worklist ?

The most common one that I am sure you know is the Correction Worklist

When you send a correction to EBD to fix/ update a file. That correction comes on a worklist for EBD to work and once it is completed – it will generate a worklist for you as the HBA.
Correction Complete Worklist Or Correction Invalid if EBD doesn't do the correction.

You must review these corrections to make sure you do not have to take any future action and to make sure that EBD fixed the file the way you needed.

HBA Worklist

Where do you find your Worklist?

HBA Worklist

You will have different Worklist depending on the type of Agency you are PA, PE or NYS

HBA Worklist

If a worklist is on your NYBEAS, then that is for you to review, or you could have to take action to an enrollee's file.

Questions?

Young Adult Option

What is the Young Adult Option (YAO)?

A coverage option for a child dependent who has aged off. It allows them to purchase individual health insurance coverage through NYSHIP.

Young Adult Option

Who can enroll in the YAO?

- A child, adopted child, child of a domestic partner (if the agency covers domestic partners), or stepchild of a NYSHIP enrollee

- Unmarried

- Is age 29 or younger

- Is not eligible for coverage through the young adult's own employer-sponsored health plan

- Is living, working or residing in the insurer's service area

- Is not covered under Medicare

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Young Adult Option

When can they enroll in the YAO?

- At the time, the young adult no longer qualifies as a dependent under the parent's NYSHIP plan due to age.

- If a change of circumstances allows the young adult to meet eligibility requirements for the Young Adult Option, they can enroll within 60 days of newly qualifying

- Coverage may be elected during the Young Adult Option annual 30-day open enrollment period, which is determined by the Agency (usually goes with Annual Option Transfer Period)

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Young Adult Option

- ## How much does the YAO cost?

  – It is the full cost of the premium for Individual coverage.

- ## How long is the YAO?

  – A young adult may be enrolled until the last day of the month in which they turn 30.

- ## YAO vs. COBRA

  – An enrollee has no right to COBRA coverage when coverage under YAO ends. However, once enrollment ends for a COBRA enrollee, they can transition to the YAO if eligible.

Young Adult Option

How to enroll in the YAO?

Benefits > Transactions > Young Adult Enrollment

Young Adult Option

Young Adult Option

Young Adult Option

Young Adult Option

YAO eligibility ends before age 30 when

- When the Young Adult parent is no longer a NYSHIP enrollee

- If the Young Adult no longer meets the eligibility requirements

- The NYSHIP premium for the young adult is not paid in full by the due date or within 30-day grace period.

Participating Agency/Participating Employer Unit (PA/PE Unit)

Amanda Perkins
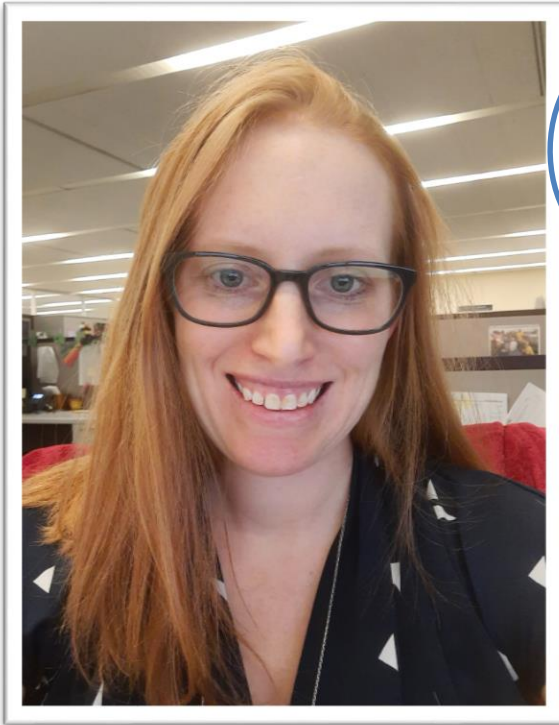
Please be sure to periodically check for recently issued memos and updates on HBA online.

Also please enter comments in NYBEAS

Michael Tibbitts

Remember to have NYBEAS, HBA Online open and ready as well as the enrollee's information before calling EBD

EBD Staff

Melissa Spring

Pamela Alvarado-McNamara

We will ask you each time you call for your agency code, your first and last name before we can answer the questions.
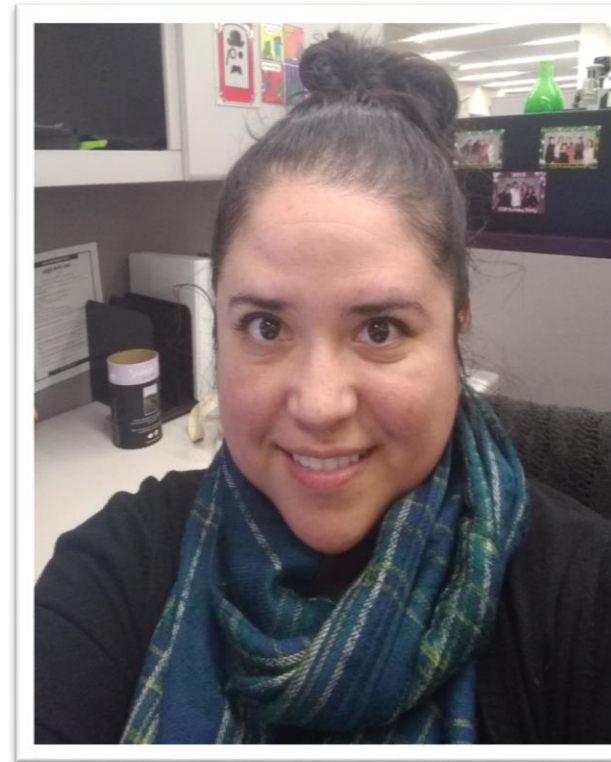
Remember to key transactions timely. Also please make sure you obtain and maintain the required proofs.

PA/PE Unit

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EBD Staff
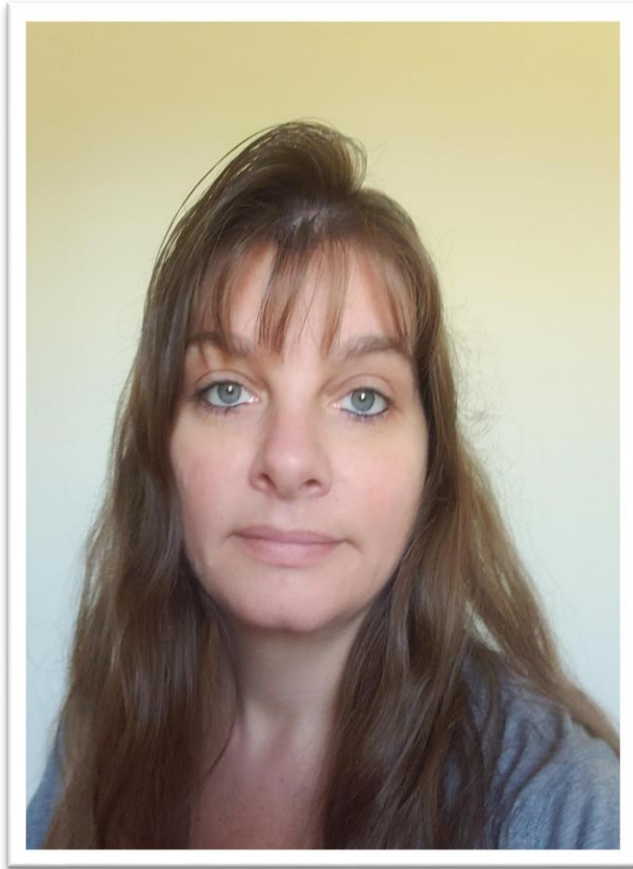
Kara Hillicoss

Remember to mark your calendars to run your agency reconciliation every month on the Mondays that follows the first Friday

PA/PE Unit

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Questions?

PELU Announcements

Presenter – Lauren Leadley, Public Employer Liaison Unit

PELU Announcements

Topics

- NYS ITS Policy

- Tier 5/6 HBA Memo

- New Title for NYSHIP Manual

- Staff

- Contact

NYS ITS Policy

- HBA Memos PA21-16 and PAEX21-14 were published on November 3

- DAOs must ensure all NYBEAS users read and comply with the NYS ITS Acceptable Use Policy

- A link to the policy is included in the HBA Memo

NYS ITS Policy

Access and Authorization for State resources (such as NYBEAS)

Acceptable unacceptable use of NYBEAS

Acceptable storage of confidential information

NYS ITS Acceptable Use Policy

Applicable to everyone who uses NYBEAS

Safeguarding confidential information

Keeping your credentials secure
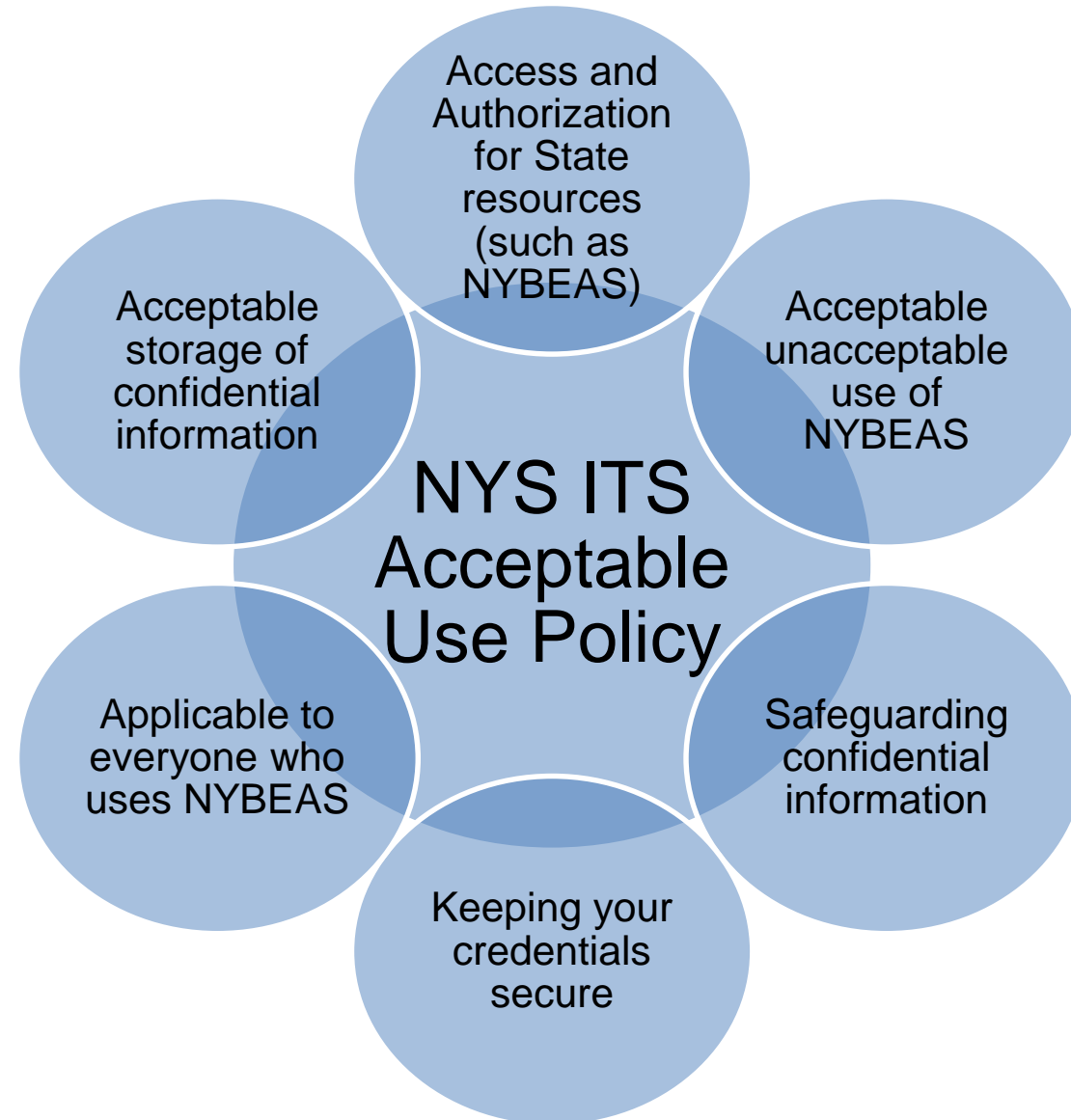
Tier 5/6 HBA Memo

- HBA memos PA21-17 and PAEX21-15 were published on November 3

- Reviews NYSHIP Retiree eligibility requirements

Tier 5/6 HBA Memo

Class Eligibility

Meets Minimum Service Requirements

NYSHIP Retiree

Enrolled at Separation

Meets ERS/TRS Vesting Requirements

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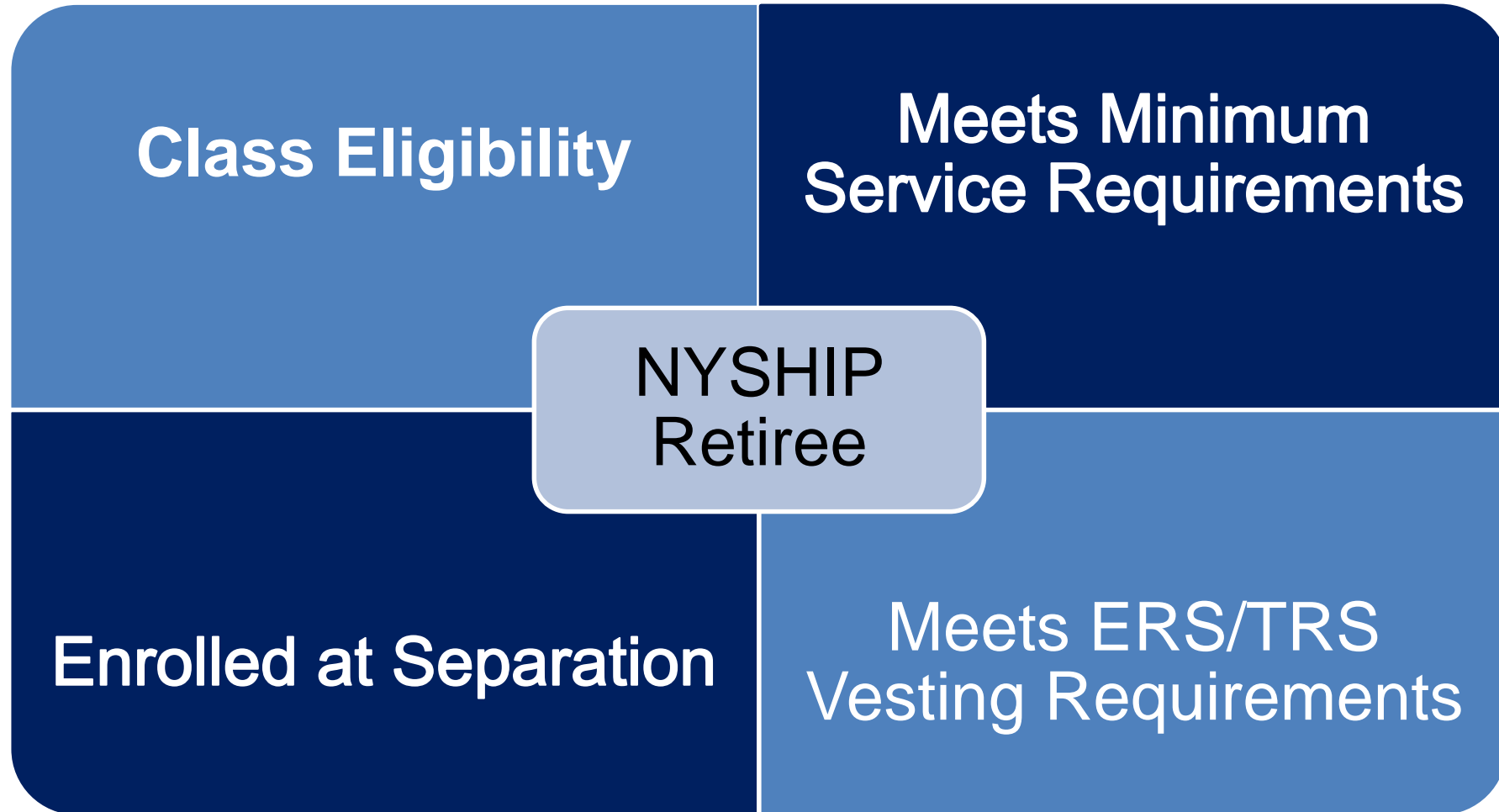
Tier 5/6 HBA Memo

Tiers 1-4

First joined NYSLRS or NYSTRS prior to January 1, 2010

5 Year
Vesting Requirement

Tiers 5-6

First joined NYSLRS or NYSTRS on or after January 1, 2010

10 Year
Vesting Requirement

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Tier 5/6 HBA Memo

- Reiterates NYSHIP Regulations, Section 73.1(e), which defines a retiree as a person who:
  - Has retired as a member of NYSLRS or NYSTRS; or
  - "Was not" a member of NYSLRS or NYSTRS and is at least 55

- Tier 5 and 6 members with less than 10 years of service credit are not eligible for NYSHIP retiree coverage
  - Withdrawing from NYSLRS or NYSTRS does not change this

Tier 5/6 HBA Memo

- PAs with retiree health insurance service requirement of at least 10 years:
  - Unlikely to cause issues

- PAs with retiree health insurance service requirements of 5 - 10 years:
  - Tier 5 or 6 members with less than 10 years of NYSLRS or NYSTRS service credit do <u>not</u> qualify for NYSHIP retiree coverage, despite the PA's service requirement

New Title for NYSHIP Manual

- The "Manual for NYSHIP Participating Agencies" now has a new name

New Title for NYSHIP Manual

- The "Administrative Guide for Participating Agencies"

New Title for NYSHIP Manual

- You can find the Guide on the Department of Civil Service Marketing Site

  - https://www.cs.ny.gov/employee-benefits/pa-market/benefits-information.cfm

Public Employer Liaison Unit (PELU) Staff

Remember to include your agency code in the subject line when you e-mail us.

Please refer to the Administrative Guide for helpful information!

Make sure to keep your NYBEAS credentials secure.

Amy Orr

Lauren Leadley

Jesse Horton

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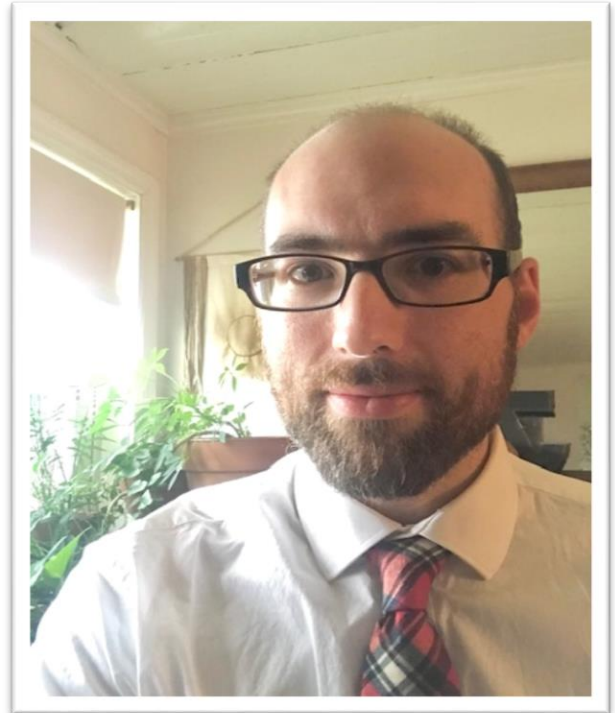
When to Contact PELU

- Questions about NYSHIP policies

- Changes in NYSHIP benefits that require a revised resolution such as contribution rate changes or newly offering benefits to a class or category of employee/retiree

- Contact us 90 days in advance of the effective change

- Please contact PELU by e-mail at PELU@cs.ny.gov

Questions?

Empire Plan Benefit Changes

Presenter- Mindy Beyer, Contract Manager, Vendor Management Unit

New York State Department of Civil Service
Employee Benefits Division

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Empire Plan Benefit Changes

Topics

- New ID Cards

- Surprise Bills

- Benefit Updates

- COVID-19 Related Benefits

New ID Cards

- Benefit cards are now being reissued for all Empire Plan members. Reissuance is expected to go into mid/late December.

- This is to ensure compliance with new federal regulations

- Changes include new information on the front of the card, related to out-of-pocket costs. The member's ID number has **not** changed.

- Plan members can use their new card immediately; there is no requirement to call the Empire Plan/register the card.

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New ID Cards

Sample Image of new Family Coverage Card:

New ID Cards

Important Note:

- Benefit cards that are undeliverable will be sent to the enrollee's agency

- Cards will not be forwarded by the post office; for example, if an enrollee recently moved to an address not yet updated on NYBEAS, the benefit cards will be sent to the enrollee's agency.

- DCS encourages agencies to provide returned cards to enrollees when practicable

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Surprise Bills

- No Surprises Act – part of recent (December 2020) federal legislation

- The No Surprises Act will be effective January 1, 2022

- The new federal rules will expand protections nationwide. These will apply to certain services, including:

  - Out-of-network emergency services received at a hospital

  - Items and services provided by certain out-of-network providers at an in-network facility

- Plan members with questions should call The Empire Plan toll-free (1-877-769-7447)

Benefit Updates

LiveHealth Online

- As a reminder, LiveHealth Online is a telehealth service available 24 hours a day, 7 days a week

- Update: This service will continue to be covered in full for Plan members (no copay) through December 31, 2022

- To begin the process for remote care, go to www.empireblue.com/nys

- For questions or assistance, Plan members can call 1-888-548-3432 or (1-888-LiveHealth)

Benefit Updates

Diabetic Supplies – New Option

- Effective January 1, 2022, Empire Plan members can obtain certain diabetic supplies at a network pharmacy, with no out-of-pocket cost

- These supplies are: syringes, needles, alcohol swabs and gauze

- Empire Plan members can continue to obtain all diabetic supplies through the Medical Program by contacting HCAP at 1-877-769-7447

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Benefit Updates

2022 In-Network Out of Pocket Limits

- There is a limit on the amount an enrollee can pay for in-network services/supplies

- These limits change annually per federal guidance

- In 2022, the maximum amounts are as follows:

Empire Plan Program	Individual Coverage – Annual Limit	Family Coverage – Annual Limit
Hospital/Medical/MHSU	$5,650	$11,300
Prescription Drug	$3,050	$6,100
Total Limit	$8,700	$17,400

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COVID-19 Benefits

Reminder:

HBA Online and the October 2021 *Empire Plan Report* have detailed information on COVID-19 benefit related topics.

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COVID-19 Benefits

- The federal public health emergency period was extended through January 15, 2022

- Currently all diagnostic tests, office visits, and urgent care or emergency department visits related to diagnosing COVID-19 are covered in full under The Empire Plan

- The COVID-19 vaccine is free, and available to persons age 5 and older. To find a vaccination site, go to: www.vaccines.gov or call 1-800-232-0233

COVID-19 Benefits

Resources for Support:

- The Empire Plan NurseLine
  - Available 24 hours a day, 7 days a week
  - Call The Empire Plan toll-free at 1-877-7-NYSHIP (1-877-769-7447)
  - Registered nurses can assist with health-related questions, including those about COVID-19
  - No additional cost/no copay for services

- NY Project Hope
  - Emotional Support Hotline available 7 days a week, from 8:00am – 10:00pm
  - Call 1-844-863-9314
  - No charge for services

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Questions?

Financial Update

Presenter- Paul McKinney, Office of Financial Services

New York State Department of Civil Service

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Financial Update

Topics

- 2022 Rate Renewal

- 2022 PA Monthly Rates

- Projected Dividends

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2022 Rate Renewal

- Net Premium increase: 6.6%

- Empire Plan Program Trends:
    - Hospital Program – 7.4%
    - Medical Program – 5.6%
    - Prescription Drug Program – 8.8%
    - Mental Health & Substance Abuse Program – 9.6%

- Rate Includes 0% margin

- $500 Million Dividend Application

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2022 Participating Agencies Monthly Net Rates

Empire PlanPrime

- Individual $1,196.12
- Family $2,763.74

Empire Mediprime

- Individual $392.52
- Family–1 $1,109.94
- Family–2 $1,109.94

Excelsior PlanPrime

- Individual $878.20
- Family $1,680.24

Excelsior Mediprime

- Individual $57.62
- Family–1 $295.44
- Family–2 $199.91

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Projected Dividends - All Payors

Dividend Account Summary

Date	Description		Amount
31-Dec-2020		Balance $	433,304,318
26-Mar-2021	Plan Year 2020 Gain - Empire BlueCross	$	397,044,439
26-Mar-2021	Plan Year 2020 Gain - United Healthcare	$	312,091,025
27-May-2021	Plan Year 2021 Dividend Application	$	(400,000,000)
24-Jun-2021	United HealthCare Class Action Settlements	$	204,495
	Interest: January - September 30, 2021	$	672,083
30-Sep-2021		Balance $	743,316,361
	Interest: October - December 31, 2021	$	117,000
31-Dec-2021		Balance $	743,433,361
	Interest: January - March 31, 2022	$	117,000
1-Apr-2022	Plan Year 2022 Dividend Application	$	(500,000,000)
	Interest: April - December 31, 2022	$	115,000
31-Dec-2022		Balance $	243,665,361

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When to Contact OFA

- Questions about NYSHIP Bills (Missing or can't open)

- Questions about remitting payments

- Payments not applied to account

Email address: EBDAccounting@cs.ny.gov

Office of Financial Administration (OFA)

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Questions?

Final Questions and Answers

End of Meeting