



Office of  
General Services

Business  
Services Center

## Information Announcement

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# 2016 New York State Health Insurance Program Rates and Annual Option Transfer Period

**November 18, 2015**

The [2016 Health Insurance Rates](#) have been released by the Department of Civil Service and the 2016 Option Transfer Period will run from **November 18, 2015 through December 18, 2015**. The New York State Health Insurance Program (NYSHIP) offers employees the choice of the Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO) serving the area where they live or work. During the Option Transfer Period, employees may make changes to their NYSHIP option for the next calendar year (i.e., changing from the Empire Plan to a NYSHIP HMO, a NYSHIP HMO to the Empire Plan, or one NYSHIP HMO to another NYSHIP HMO) including electing the Opt-out Program, if eligible. Except under very limited circumstances, an employee is not allowed to change plans outside the annual option transfer period. The Department of Civil Service will be releasing additional information regarding the 2016 Opt-out Program shortly.

During the Option Transfer Period, the following changes are also permitted:

- Change from Family to Individual coverage (regardless of whether a qualifying event has affected your dependents' eligibility);
- Change from Individual to Family coverage (late enrollment provisions will apply);
- Voluntarily cancel your coverage (regardless of whether a qualifying event has affected your eligibility); and,
- Enroll for NYSHIP coverage (late enrollment provisions will apply).

### **Late Enrollment**

Please note that employees who request to enroll in NYSHIP coverage or to add previously-eligible dependents to existing coverage are still subject to NYSHIP's late enrollment rules during the Option Transfer period. This means that employees who request enrollment without a qualifying life event, and after their 42 or 56 day waiting period, will be considered late enrollees. Dependents being

added without a qualifying event, who were previously eligible for NYSHIP coverage, will also be considered late enrollees.

### **Open Enrollment for the Young Adult Option (YAO)**

The Open Enrollment Period for the YAO will coincide with the annual Option Transfer Period. The YAO provides coverage to children of NYSHIP enrollees, up to age 30. For additional YAO information, employees may visit: <http://www.cs.ny.gov/employee-benefits/young-adult-option>.

### **2016 Effective Dates for Requested Changes**

The effective dates for requested NYSHIP option changes are:

- December 31, 2015 for employees on the Administration Payroll
- January 7, 2016 for employees on the Institution Payroll

### **How to Make Changes to Your NYSHIP Option**

Active New York State employees who wish to request a change of benefit plan (i.e., changing from the Empire Plan to a NYSHIP HMO, a NYSHIP HMO to the Empire Plan, or one NYSHIP HMO to another NYSHIPHMO) during this annual Option Transfer Period, may submit an option transfer request online through [MyNYSHIP](#). Active New York State employees who wish to request any other health insurance change during this annual Option Transfer Period, must complete and submit a [PS-404 Insurance Form](#) with required proofs (if applicable) by December 18, 2015.

The 2016 NYSHIP rates and the PS-404 Health Insurance Transaction Form can be found on the BSC website at <https://bsc.ogs.ny.gov/content/benefits> under Benefits Forms & Publications, Health Insurance. For employees of agencies that are BSC HR customers, the PS-404 form should be submitted with required proofs (if applicable) to the BSC Benefits Unit by e-mail to [BSCBenefitsAdmin@ogs.ny.gov](mailto:BSCBenefitsAdmin@ogs.ny.gov), by fax to (518) 457-1879, or by mail to: OGS- BSC Benefits Unit, 1220 Washington Ave., Building 5, Floor 4, Albany, NY 12226-1900. Employees in agencies that are not HR customers of the BSC or employees in agencies that became a BSC HR customer on November 5, 2015 (denoted with an asterisk in the table below), should contact their agency HR Office directly.

If you have any questions or concerns regarding these procedures, please contact the BSC Benefits Unit by e-mail at [BSCBenefitsAdmin@ogs.ny.gov](mailto:BSCBenefitsAdmin@ogs.ny.gov) or by phone at (518) 457-4272.

### **Agencies currently receiving BSC HR services include:**

Aging, Office for the Adirondack Park Agency *	Indigent Legal Services
Alcohol and Substance Abuse Services, Office of *	Information Technology Services, Office of
Alcoholic Beverage Control	Inspector General, Office of the
Arts, Council on the	Interest on Lawyer Account *
Civil Service, Department of *	Joint Commission on Public Ethics
Commission of Correction, NYS	Justice Center
	Labor Management Committees

Criminal Justice Services, Division of  
Deferred Compensation Board  
Economic Development, Department of  
Elections, Board of \*  
Employee Relations, Governor's Office of  
Financial Control Board \*  
Gaming Commission \*  
General Services, Office of  
Health, Department of  
Higher Education Services Corporation \*  
Homeland Security & Emergency Services, Division of  
Hudson River Valley Greenway Communities Council  
Human Rights, Division of \*

Lake George Park Commission  
Medicaid Inspector General, Office of the \*  
Motor Vehicles, Department of \*  
Prevention of Domestic Violence, Office for  
Public Employment Relations Board  
Public Service, Department of \*  
State, Department of  
Statewide Financial System \*  
Tug Hill Commission  
Veterans' Affairs  
Welfare Inspector General, Office of the  
Victim Services, Office of  
Workers' Compensation Board