



Office of
General Services

Business
Services Center

Information Announcement

2017 Health Insurance Opt-Out Program

November 15, 2016

The New York State Health Insurance Program (NYSHIP) will again offer the Opt-out Program for Plan Year 2017. This program allows eligible employees who have other employer sponsored group health insurance, to opt-out of their NYSHIP coverage in exchange for an incentive payment.

All employees planning to participate in the Opt-out Program for 2017 including those currently enrolled, must sign-up for the program by **December 16, 2016**. The Opt-out Program does not automatically renew each year.

To be eligible for incentive payments, you must enroll during the option transfer period and attest to having other coverage for the coming plan year. If you are currently enrolled in the Opt-out Program, you may choose other NYSHIP coverage or elect to opt-out again for 2017.

Electing to Opt-out of NYSHIP

To elect in the Opt-out Program for 2017, you must complete and sign a [NYS Health Insurance Transaction Form \(PS-404\)](#), and an [Opt-out Attestation Form \(PS-409\)](#) by **December 16, 2016**. Included with the signed and completed PS-409, you must provide proof of the other employer-sponsored coverage and attest to having other employer-sponsored group health insurance coverage in effect as the opt-out effective date. If your other employer-sponsored coverage begins on January 1, 2017, and if NYSHIP's first pay period for you is before January 1, 2017, NYSHIP will extend benefits through December 31, 2016, to prevent a lapse in coverage.

For employees of agencies that are BSC HR customers, the completed forms and required proof of other employer-sponsored coverage should be submitted to the BSC Benefits Administration Unit by e-mail to BSCBenefitsAdmin@ogs.ny.gov, or fax to (518) 457-1879, or mail to: OGS-BSC Benefits Administration Unit, 1220 Washington Avenue, Building 5, Floor 4, Albany, NY 12226-1900. Employees from agencies that are

not HR customers of the BSC should contact their agency HR office. For a list of agencies receiving BSC HR services, please visit the BSC website at: [https://bsc.ogs.ny.gov/sites/default/files/BSC HR Services Provided to Agency Lists.pdf](https://bsc.ogs.ny.gov/sites/default/files/BSC%20HR%20Services%20Provided%20to%20Agency%20Lists.pdf).

Incentive Payments for Opt-Out Program

The annual incentive amount for opting out of NYSHIP coverage is \$1,000 for individual coverage, or \$3,000 for family coverage. The incentive payment is prorated and credited through your biweekly paycheck throughout the year (payable only when you are eligible for NYSHIP coverage at the employee share of the premium). Note: the incentive payments are treated as taxable income. Once enrolled in the Opt-out Program, you are not eligible for the incentive payment during any period that you do not meet the requirements for the State contribution to the cost of your NYSHIP coverage. Additionally, if you are receiving the opt-out incentive for family coverage and your last dependent loses NYSHIP eligibility, you will only be eligible for the individual payment from that date forward. For more information on eligibility, please go to the link found on the BSC Website at: [2017 Opt-out Program Information](#).

If you have any questions regarding the 2017 Opt-out Program, please feel free to reach out to the BSC Benefits Administration Unit at BSCBenefitsAdmin@ogs.ny.gov or (518) 457-4272.