



Information Announcement

2017 New York State Health Insurance Program Rates and Annual Option Transfer Period

November 15, 2016

The **2017 [Health Insurance Rates](#)** have been released by the Department of Civil Service and the 2017 Open Enrollment Period will run from **November 14, 2016 through December 16, 2016**. 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.

During the Open Enrollment 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>.

2017 Effective Dates for Requested Changes

The effective dates for requested NYSHIP option changes are:

- December 29, 2016 for employees on the Administration Payroll
- January 5, 2017 for employees on the Institution Payroll

How to Make Changes to Your NYSHIP Option

If a New York State employee wishes to request a change of benefit plan (e.g., changing from the Empire Plan to a NYSHIP HMO, a NYSHIP HMO to the Empire Plan, or one NYSHIP HMO to another NYSHIP HMO) during this annual option transfer period, they may either submit an option transfer request online through [MyNYSHIP](#) or submit a [PS-404 Health Insurance Transaction Form](#) to the BSC Benefits Unit by **December 16, 2016**.

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 Health Insurance Transaction Form](#) with required proofs (if applicable) to the BSC Benefits Unit by **December 16, 2016**.

The 2017 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, or 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 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).

If you have any questions regarding this announcement, please contact the BSC Benefits Administration Unit by e-mail at BSCBenefitsadmin@ogs.ny.gov or by phone at (518) 457-4272.