MEMORANDUM

TO: State Employees Enrolled in a Health Insurance Plan

FROM: Employee Benefits Department

SUBJECT: Option Transfer Period

DATE: November 2017

OPTION TRANSFER PERIOD:
The Health Insurance Option Transfer Period runs from now until December 15, 2017. During the transfer period, you may elect to change your health insurance options. We recommend that you evaluate your health care needs to determine if a change should be made. If you do not want to make any changes, you do not have to respond to this memorandum.

To assist with your evaluation, we recommend you read the “Choices” booklet which provides specific coverage information for each health plan. The Choices booklet and additional information regarding additional benefits can be viewed by clicking on the following link: http://www.stonybrook.edu/hr/benefits/state/. The Benefits staff can be reached at 632-6180 or by emailing HRS_benefits@stonybrook.edu.

Your health plan options for 2018 are:

- Empire Plan (877-769-7447)
- HIP (800-447-8255)
- Empire Blue Cross/Blue Shield HMO (800-662-5193)

Copies of the Summary of Benefits and Coverage as required by the Patient Protection and Affordable Care Act (PPACA) can be obtained by calling 877.769.7447 to request a copy, or by visiting the Employee Benefits Division website to print a copy.

CHANGES NYSHIP ENROLLES CAN MAKE DURING THE OPTION TRANSFER PERIOD:
The following changes may be made during the Option Transfer Period only:

- A change from Family to Individual coverage while dependents are still eligible when there is no qualifying event
- Voluntary cancellation of your coverage while you are still eligible for coverage when there is no qualifying event
- Newly electing the Opt Out Incentive (see the 2018 Choices for eligibility information)
- Renewing your Opt Out Incentive Program participation.

OPT OUT INCENTIVE PROGRAM:
You must renew your enrollment in the Opt Out Program every year. You must complete the PS409 Opt Out Attestation form, form PS-404 and submit a copy of your health insurance card to the Benefits Department by December 15, 2017. The form can be found at the following link: http://www.stonybrook.edu/hr/benefits/state/

PREMIUMS:
Please click on the following link for the 2018 State Health Insurance bi-weekly premiums http://www.stonybrook.edu/hr/benefits/state/
To change your health insurance option:
To change your option, you must complete form PS-404; You may obtain the PS-404 by clicking the link:
http://www.stonybrook.edu/hr/benefits/state/

You should return the completed PS-404 to the Benefits Office, Administration Building 390; faxing to 2-1350; or emailing to HRS_Benefits@stonybrook.edu.

Covering your young adult children:

Parents can keep their young adult children on their family health plan up until the end of the month in which they turn age 26, regardless of whether or not they are financially dependent, full-time students, or married (it does not apply to their spouse or children). You can add your dependent children at any time during the plan year, however, without a qualifying event, you may be subject to a 10 week waiting period.

Note: This expansion of coverage does not apply to the dental and vision plans.

Pre-tax program:

When you enrolled in a health insurance plan, you selected whether to enrolled in the Pre-Tax Contribution Program (PTCP) or you signed a waiver. To determine if you are in the pre-tax program, please look at your pay stub under “Before Tax Deductions”. You are in the pre-tax program if the description states “Regular Before Tax Health”. The PTCP allows you to have your share of the health insurance premium deducted from your gross biweekly salary before taxes are calculated. Participation in this program saves you money by decreasing your taxes but, it also takes away flexibility in making changes to your health plan during the calendar year without an IRS “qualifying event”. Such changes might include canceling your health plan or changing from family to individual coverage. Examples of IRS “qualifying events are: divorce, only dependent child losing eligibility, spouse gaining or losing employment. Participation in the PTCP allows you to make the above changes to your health care plan only during the Option Transfer Period if you are not experiencing a qualifying event.

If you wish to change your PTCP status, you must complete a PS-404 and return it to the Benefits Office, Z=0751 by November 30, 2017, close of business.

If you have questions regarding the option transfer period please call 631-632-6180 or email HRS_benefits@stonybrook.edu.

Benefits Department
Human Resource Services
Phone: 631-632-6180
Fax: 631-632-1350