MEMORANDUM

TO: State Employees Enrolled in a Health Insurance Plan

FROM: Employee Benefits Department

SUBJECT: Option Transfer Period

DATE: December 2018

OPTION TRANSFER PERIOD:
The Health Insurance Option Transfer Period begins now and will run until January 18, 2019. 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 WISH TO MAKE ANY CHANGES TO YOUR HEALTH INSURANCE PLAN, YOUR BENEFIT ELECTION WILL REMAIN THE SAME IN 2019.

To assist with your evaluation, we recommend all employees read the “Choices” booklet. For those represented by UUP or CSEA, in addition read the “Choices Supplement.” These booklets provide specific coverage information for each health plan. The Choices, Choices Supplement booklet and additional information regarding benefits can be viewed by clicking on the following link: http://www.stonybrook.edu/hr/benefits/state/. The Benefits team can be reached at 632-6180 or by emailing HRS_benefits@stonybrook.edu, if you have any questions.

Your health plan options for 2019 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 web site 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:

- A change from Family to Individual coverage while dependents are still eligible when there is no qualifying event.
- A change from Individual to Family coverage (late enrollment provisions will apply).
- Newly enroll in a NYSHIP plan (late enrollment provisions will apply).
- Voluntary cancellation of your coverage while you are still eligible for coverage when there is no qualifying event.
- Newly electing the Opt Out Incentive (for eligibility, see the 2019 Choices).
- Renewing your Opt Out Incentive Program participation (UUP represented are not eligible).
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 January 18, 2019. The form can be found at the following link: http://www.stonybrook.edu/hr/benefits/state/.

For those represented by UUP, due to collective bargaining, the Opt Out Incentive will no longer be available in 2019. The final 2018 plan year incentive payment will be made in the pay check received December 12, 2018.

PREMIUMS:
Please click on the following link for the 2019 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 and any required proof documents 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 5 pay period wait.
Note: This expansion of coverage does not apply to the dental and vision plans.

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

Benefits Department
Human Resource Services
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