



# Information Announcement

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## 2016 Health Insurance Opt-Out Program

**December 1, 2015**

The New York State Health Insurance Program (NYSHIP) will again offer the opt-out program for plan year 2016. Eligible employees who have other employer-sponsored group health insurance, can opt-out of their NYSHIP coverage in exchange for an incentive payment. The opt-out program is available to the following groups: APSU, C-82, CSEA, DC-37, M/C, Legislature, NYSCOPBA, PEF, PBA-S, PBA-T, UUP, and UCS.

All employees planning to participate in the opt-out program for 2016, including those currently enrolled, must sign-up for the program by **December 18, 2015**. Enrollment in the opt-out program **does not** continue automatically from year to 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 2016.

### **Electing to Opt-out**

To elect in the opt-out program for 2016, you must submit a completed and signed [NYS Health Insurance Transaction Form \(PS-404\)](#) and an [Opt-out Attestation Form \(PS-409\)](#) by December 18, 2015. Your NYSHIP coverage will terminate and the incentive payments will begin on December 31, 2015 for employees on the administration payroll, and January 7, 2016 for employees on the institution payroll.

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 Unit by e-mail at [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 Avenue, Building 5, Floor 4, Albany, NY 12226-1900.

For employees in agencies that are not HR customers of the BSC, or for 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.

### **Incentive Payments for Opt-out Program**

The annual incentive amount for opting out of NYSHIP coverage is \$1,000 (\$38.47 over 26 biweekly paychecks) for individual coverage or \$3,000 (\$115.39 over 26 biweekly paychecks) for family coverage. The incentive payment is pro-rated and credited to the employee's bi-weekly paycheck in equal increments throughout the year. It is payable only when an employee is on the payroll and meets the requirements to be eligible for the State to contribute to the cost of NYSHIP coverage. 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 and the opt-out program, please go to the following link: [2016 Opt-Out Program Information](#).

If you have any questions regarding the 2016 opt-out program, please feel free to reach out to the BSC Benefits Unit at [BSCBenefitsAdmin@ogs.ny.gov](mailto:BSCBenefitsAdmin@ogs.ny.gov) or (518) 457-4272.

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

<p>Aging, Office for the Adirondack Park Agency * Alcohol and Substance Abuse Services, Office of * Alcoholic Beverage Control Arts, Council on the Civil Service, Department of * Commission of Correction, NYS 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 &amp; Emergency Services, Division of Hudson River Valley Greenway Communities Council Human Rights, Division of *</p>	<p>Indigent Legal Services Information Technology Services, Office of Inspector General, Office of the Interest on Lawyer Account * Joint Commission on Public Ethics Justice Center Labor Management Committees 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</p>
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