



Information Announcement

2018 New York State Health Insurance Program Rates and Annual Option Transfer Period

November 16, 2017

The [2018 Health Insurance Rates](#) have been released by the Department of Civil Service and the 2018 Annual Option Transfer Period will run from **November 15, 2017 through December 15, 2017**. 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 Annual 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, which ends December 15, 2017.

During the Option Transfer Period, the following changes are also permitted:

- Change from Family to Individual coverage (regardless of whether a qualifying event has affected your dependents' eligibility). **See below for effective date for this change.*
- 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). **See below for effective date for this change.*
- Enroll for NYSHIP coverage (late enrollment provisions will apply).

2018 Effective Dates for Requested Changes

*The NYBEAS benefit plan effective dates for Plan Year 2018 are:

- December 28, 2017 for employees on the Administration Payroll
- January 4, 2018 for employees on the Institution Payroll

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. 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. Coverage for late enrollment begins on the first day of the fifth payroll period from the date of request.

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: <https://www.cs.ny.gov/employee-benefits/young-adult-option/>.

How to Make Changes to Your NYSHIP Option

Active New York State employees who wish 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, may submit an option transfer request online through MyNYSHIP (<https://www.cs.ny.gov/mynyship>) by **December 15, 2017**. 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) by **December 15, 2017**.

The 2018 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 Benefits 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 Benefits customers of the BSC should contact their agency HR office. For a list of agencies receiving BSC Benefits services, please visit the BSC Website at: https://bsc.ogs.ny.gov/sites/default/files/BSC_HR_Services_Provided_to_Agency_Lists.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.