



Information Announcement

Pre-Tax Contribution Program Election Period for Health Insurance

October 30, 2017

The Pre-Tax Contribution Program (PTCP) is a voluntary program that employees can choose to participate in or not each year during the timeframe of **November 1 through November 30**. New employees can choose to participate in the PTCP when they are first eligible for health insurance benefits. Also, during November, an employee enrolled in PTCP may also make changes to his or her coverage which impacts the employees' pre-tax deduction for the new year. **Please note that no action is required to keep your current PTCP status.**

How to Check your PTCP Status:

If you are enrolled in PTCP, your paycheck stub will show "Regular Before-Tax Health" in the Before-Tax Deductions section. Your health insurance premium is deducted from your wages before taxes are withheld. If you are not enrolled in PTCP, your paycheck stub shows "Regular After-Tax Health" in the After-Tax Deductions section. Your health insurance premium is deducted from your wages after taxes are withheld.

Changing Your PTCP Status:

If you wish to change your PTCP selection for 2018, you must complete a [NYS Health Insurance Transaction Form \(PS-404\)](#) between November 1 and November 30, 2017. If you apply after November 30, you cannot change your PTCP selection until the next PTCP election period. For employees in agencies that are BSC Benefits customers, the forms should be completed and sent to the BSC Benefits Unit by email at BSCBenefitsAdmin@ogs.ny.gov, by fax to (518) 457-1879, or by mail to OGS-BSC Human Resources Benefits Unit, 1220 Washington Avenue, Building 5, Floor 4, Albany, NY 12226. Employees from agencies that are not BSC Benefits customers, should contact their agency HR office. For a list of agencies receiving Benefits services, please visit the BSC Website at:

https://bsc.ogs.ny.gov/sites/default/files/BSC_HR_Services_Provided_to_Agency_Lists.pdf

Pre-tax payroll deductions can be changed during the tax year only after a PTCP qualifying event occurs and is reported timely. Please refer to the [PTCP Fact Sheet](#) for a complete list of qualifying events.

Arbitrary Changes for PTCP Enrollees:

In the 2018 Plan Year, "split deductions" will be available to allow for an enrollee's premium to be split between pre-tax and post-tax deductions. This allows for most arbitrary (non-qualifying) changes for PTCP enrollees to be made, by splitting off the resultant increase in the enrollee premium to be taken on a post-tax basis. The change also allows for PTCP enrollees to add non-federally qualified

domestic partners to their coverage with the additional dependent premium taken on a post-tax basis. A PTCP enrollee is still not permitted to change his or her pre-tax deduction by changing or canceling coverage in the absence of a PTCP qualifying event.

If you have any questions regarding this announcement, please reach out to the Benefits Unit at BSCBenefitsAdmin@ogs.ny.gov or call (518) 457-4272.