



INFORMATION ANNOUNCEMENT

Andrew M. Cuomo
Governor

RoAnn M. Destito
Commissioner

Continuation of Health Insurance, Dental and Vision Coverage for Graduating Students and Dependent Children

This announcement provides important information for employees who have a child over **age 19** graduating from high school or college, or a dependent that is **not** returning to high school or college next semester.

For those of you who have a dependent that will be graduating from high school or college this Spring – congratulations!

Health Insurance Coverage

On January 1, 2011, the Patient Protection and Affordable Care Act (PPACA) changed eligibility rules for covered dependents of employees enrolled in the New York State Health Insurance Plan (NYSHIP). This change allowed enrollees to provide continued Health Insurance coverage for their eligible dependents through the end of the month in which they reach **age 26**.

Please note the extension of Health Insurance coverage for a dependent up to age 26 under the PPACA does not apply to Dental and Vision coverage.

If this is the last dependent on your Health Insurance Plan, and you no longer have any eligible dependents, you should change to individual coverage, which would result in a decrease in your health insurance rate. To change to individual coverage, please complete a [NYS Health Insurance Transaction Form PS-404](#) and send it to the following address:

NYS Office of General Services
Business Services Center - HR
Corning Tower, 32nd Floor, Empire State Plaza
Albany, New York 12242

Dental and Vision Coverage

A full-time student between **ages 19 and 25** can remain on an enrollee's Dental and Vision Plan as long as student verification is provided to the carrier.

Dependents are entitled to continue coverage on an enrollee's Dental and Vision Plan for three months following the end of the month in which they graduate or complete a semester as a covered full-time student. **In order for this continuation of Dental and Vision coverage to occur, employees must fill out a [NYS Health Insurance Transaction Form PS-404](#) and send it to the BSC HR Office mailing address as shown above.**

Please note that employees who have Dental and Vision coverage administered through a Union Benefit Fund (CSEA or UUP) should reach out directly to their Union for information or questions on coverage.

For dependent students who **withdraw from school after classes have begun for the semester and provide documentation** of the date of withdrawal, coverage will end on the last day of the month in which the dependent attended classes as a full-time student, or the last day of the third month following the completion of the preceding completed semester, whichever is later.

For dependent students who **withdraw from school and do not provide documentation of attendance during the semester**, coverage ends as of the first day of the current semester or the end of the third month following the completion of the preceding completed semester, whichever is later.

If a dependent loses eligibility to continue dental and vision coverage after the three-month extension, he or she may be eligible for COBRA Continuation Of Coverage. You will receive a COBRA application from the New York State Department of Civil Service. **A completed application must be received by the Department of Civil Service within sixty (60) days of the qualifying event.** If you have any questions regarding COBRA you should contact the Department of Civil Service's COBRA Unit at the following address:

NYS Department of Civil Service
Employee Benefits Division
Attention: COBRA Unit
Albany, New York 12239

If this is the last dependent on your Dental and Vision plan, you should change to individual coverage by completing a [NYS Health Insurance Transaction Form PS-404](#) and send it to the BSC HR Office mailing address as shown below.

If you have any questions regarding this announcement, please contact the BSC Benefits Administration Unit at (518) 457-4272 or BSC@ogs.ny.gov.

For more information visit the BSC website or contact the BSC today!

Email: bsc@ogs.ny.gov
Website: <https://bsc.ogs.ny.gov>

Tel: 518-457-4272
Fax: 518-486-9166

BSC HR Mailing Address:
Corning Tower, 32nd Floor, Empire State Plaza
Albany, NY 12242