



INFORMATION ANNOUNCEMENT

Andrew M. Cuomo
Governor

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Commissioner

General Information for Active Enrollees of the M/C Group Life Insurance Plan

The Employee Benefits Division of the New York State Department of Civil Service has released the following information regarding the 2014 annual updates for active enrollees of the M/C Group Life Insurance Plan.

Automatic Changes

The annual update will result in automatic M/C Life Insurance paycheck deduction and coverage changes (if applicable) for:

- Any enrollee who has reached a higher five-year premium age bracket (i.e age 50, 55, 60, etc.) as of September 1, 2014.
- Any enrollee whose age as of September 1, 2014, requires a reduction in coverage. Enrollees who reached age 65, 70, 75 or 80 during the period of September 1, 2013 through August 31, 2014 will experience a reduction in coverage by the percentages listed below; however, coverage will not be reduced below \$15,000. After the reduction is applied your coverage will be rounded up to the next thousand dollar amount, if applicable. If the enrollee's coverage is reduced, the enrollees spouse's coverage may also be reduced. Spouse coverage is limited to 50% of the enrollee's coverage.

<u>Enrollee's Age</u>	<u>Percentage of Reduction in Coverage</u>
65 but less than 70	35%
70 but less than 75	55%
75 but less than 80	70%
80 an over	80%

You should contact the BSC Benefits Administration Unit if you wish to convert the amount of coverage lost to a private policy.

Your Accidental Death and Dismemberment (AD&D) coverage is equal to the amount of your personal life insurance up to a maximum amount of \$250,000. When your personal life insurance amount is reduced by the mandatory age reductions, your AD&D coverage is also reduced. Similar to the personal life insurance reduction limits, AD&D will not be reduced below \$15,000.

- Any enrollee covered for a multiple of annual salary whose salary has changed by an amount sufficient to affect the amount of total coverage.

Changes That Are Not Automatic

Please contact the BSC HR Benefits Administration Unit at BSCBenefitsAdmin@ogs.ny.gov or (518) 457-4272 (option 2 then option 3) promptly if you would like to make any of the changes listed below:

- M/C Life Insurance beneficiary changes and/or updates of information for current beneficiaries (i.e. address changes, name changes, etc.).
- Beneficiary changes as a result of a divorce or annulment. New York State law provides that a divorce or annulment of a marriage revokes a beneficiary designation made by the divorced individual to or for the benefit of the former spouse unless the terms of a legal document, such as a court order, specifically provide otherwise. If you were divorced and you would like to continue to have your former spouse as a beneficiary on your M/C Life Insurance Plan you must complete a new beneficiary designation form naming your former spouse as your beneficiary and changing the relationship to the beneficiary from spouse to “ex-spouse”.
- Change/delete dependent coverage as a result of a divorce or annulment. Your former spouse is not eligible to be a covered dependent under the M/C Life Insurance Plan. You must contact the BSC Benefits Unit to end coverage for your spouse.
- Change/delete dependent child coverage as a result of a change in your child’s eligibility for coverage. You must review the continued eligibility of your dependent children and notify the BSC Benefits Administration Unit when you no longer have an eligible dependent child. The BSC Benefits Administration Unit will provide you with the forms to complete in order to delete your dependent child coverage and your premium amount will be adjusted. In addition, the BSC Benefit Administration Unit will provide you with a conversion form if you are interested in converting to an individual life insurance policy for your child.

A child is eligible for dependent life coverage through the M/C Life Insurance Program only if he or she is the enrollees’ natural or adopted child, stepchild, or the child of the enrollees’ domestic partner. In addition, the child must be unmarried and between 14 days and 19 years of age, or between 14 days and 25 years of age if the child is a full time dependent student at an accredited school. (Up to 4 years spent in the military service may be subtracted from the child’s age for purposes of determining maximum age for dependent student eligibility.)

Other children who reside permanently with the enrollee and who are chiefly dependent on the enrollee and for whom the enrollee has assumed legal responsibility in place of the parent are also eligible for dependent coverage through the M/C Life Insurance Program. Under these circumstances, the enrollee must verify eligibility and provide documentation upon enrollment and every two years thereafter.

Enrollees’ unmarried children age 19 or over are also eligible to continue M/C Life Insurance coverage if the child has a physical or mental disability and their disability was acquired before coverage would otherwise have ended. Enrollees must have an approved Disability Form (PS-451) on file with the BSC Benefits Administration Unit in order to continue M/C Life Insurance coverage for disabled dependents who are over age 19.

- Change your status as a smoker. Individuals presently enrolled as a “smoker” who have not smoked since September 1, 2013, may apply for the nonsmoker premium rate. In order for this change to take effect this year, you must send a written request to the BSC Benefits Administration Unit by September 30, 2014. Please refer to your 2014 M/C Life Insurance Annual Update Notice that was mailed to your home address in order to determine if your current status is “Smoker” or “Non-smoker”. Your status is listed below your name in the coverage update box. The written notice to change your status should be mailed to:

NYS Office of General Services
Business Services Center
50 Wolf Road, 3rd Floor
Albany, NY 12232

- Cancel your coverage upon retirement. Your M/C Life Insurance coverage is not automatically cancelled upon retirement. Upon retirement your M/C Life Insurance coverage will continue at the same level in effect prior to your retirement, unless a written request is received by you requesting that your coverage be reduced or canceled.
- Elect to obtain coverage for a newly eligible domestic partner. Effective January 1, 2010, enrollees may cover a domestic partner provided they meet the domestic partner eligibility criteria. Please contact the BSC Benefits Administration Unit for complete information regarding eligibility, enrollment procedures and coverage dates.

Effective Dates of Premium Changes/Coverage Amounts

New payroll deductions and coverage dates as a result of the automatic changes identified above will be effective and reflected on the Institution and Administration paychecks dated as follows:

- Institution Lag Payroll checks dated September 4, 2014; coverage will become effective at 12:01 a.m. September 4, 2014;
- Administration Lag Payroll checks dated September 10, 2014; coverage will become effective at 12:01 a.m. September 11, 2014; and
- Administration Current Payroll checks dated August 27, 2014; coverage will become effective at 12:01 a.m. September 11, 2014.

If you have any questions regarding the M/C Life Insurance Plan, please contact the BSC Benefits Administration Unit at (518) 457-4272, option 2, then option 3 or email BSCBenefitsAdmin@ogs.ny.gov.

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

Email: bsc@ogs.ny.gov

Tel: (518) 457-4272

Website: bsc.ogs.ny.gov