



# Information Announcement

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## Pre-Tax Contribution Program (PTCP)

November 18, 2015

The Pre-Tax Contribution Program (PTCP) is a voluntary program that employees can choose to participate in when they are first eligible for health insurance benefits. Under the PTCP, an employee's share of the health insurance premium is deducted from his or her wages before taxes are withheld. Participation in this plan may lower an employee's tax liability. During the month of November, employees may elect to participate or to decline participation in the PTCP for the new plan year. Also, during November, an employee enrolled in PTCP may make changes to his or her coverage which impacts the employee's pre-tax deduction for the new plan year.

Please note that no action is required to keep your current PTCP status.

### How to Check your PTCP Status

Your paycheck shows whether or not you are enrolled in PTCP. If you are enrolled, your paycheck stub shows "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 2016, you must complete a [NYS Health Insurance Transaction Form \(PS-404\)](#) by November 30, 2015. 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 HR customers, the forms should be completed and sent to the BSC Benefits Unit by email at [BSCBenefitsAdmin@ogs.ny.gov](mailto: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. **If you are employed by an agency that became a BSC HR customer on November 5, 2015, please submit the forms to your agency's Human Resources Office.**

### Changing your PTCP Deduction

In November, if you are enrolled in PTCP, you can make the following changes:

- Change your PTCP election
- Change from Family to Individual coverage, while your dependents are still eligible, when there is no qualifying event
- Change from Individual to Family coverage without a qualifying event (late enrollment provisions will apply)
- Voluntarily cancel your coverage, while you are still eligible for coverage, when there is no qualifying event

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

Beginning with the 2016 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.

### Questions

If you have any questions regarding the PTCP program, please reach out to the Benefits Unit at [BSCBenefitsAdmin@ogs.ny.gov](mailto:BSCBenefitsAdmin@ogs.ny.gov) or call (518) 457-4272. The BSC provides HR services for the following agencies listed below. Employees in agencies that are not HR customers of the BSC or employees in agencies that became an HR BSC customer on November 5, 2015 (denoted with an asterisk in the table below), should contact their agency HR Office.

### 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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