



# INFORMATION ANNOUNCEMENT

Andrew M. Cuomo  
Governor

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## Pre-Tax Contribution Program (PTCP)

A Pre-Tax Saving Program enables employees to save money by having an amount they designate withdrawn from their paychecks before taxes are deducted, and applied towards eligible expenses. Under the PTCP, employee health care premium contributions are deducted before taxes are withheld. Participation in this plan may lower an employees' tax liability.

During November 2014, New York State Health Insurance Program (NYSHIP) enrollees have the option to change their PTCP election for the 2015 program year, or they can make one of the following changes to their premium for the 2015 plan year:

- Change from Family to Individual coverage, while their dependents are still eligible, without a qualifying event.
- Change from Individual to Family coverage without a qualifying event (late enrollment provisions will be applied).
- Voluntarily cancel coverage, while still eligible for coverage, without a qualifying event.
- Enroll for coverage without a qualifying event (late enrollment provisions will be applied).

Please note that **no action** is required if an employee wishes to keep their current status. If enrolled in PTCP, your paycheck stub shows "Regular Before-Tax Health" in the Before-Tax Deductions section. If 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.

In order to change a PTCP election for the 2015 program year, or to make any of the changes outlined above, employees need to complete a [Health Insurance Transaction Form \(PS-404\)](#) and provide supporting proofs (if applicable) to the BSC by **November 30, 2014**.

For employees of agencies that are BSC HR customers, please submit the signed form and supporting proofs (if applicable) to the BSC Benefits Unit by emailing [BSCBenefitsAdmin@ogs.ny.gov](mailto:BSCBenefitsAdmin@ogs.ny.gov), faxing to (518) 457-1879, or mailing to OGS BSC, Benefits Unit, 50 Wolf Road, 3<sup>rd</sup> Floor, Albany, NY 12232.

New enrollees must elect whether or not to participate in PTCP when enrolling for NYSHIP coverage. No election is made automatically on the enrollee's behalf. Enrollees who are not timely when requesting enrollment in NYSHIP (if the request is after the initial 42 or 56-day waiting period, or more than 30 days from a qualifying event), will be subject to late enrollment and will not be able to enroll in PTCP until the next Option Transfer Period.

For questions regarding the PTCP Program, please reach out to the BSC Benefits Unit at [BSCBenefitsAdmin@ogs.ny.gov](mailto:BSCBenefitsAdmin@ogs.ny.gov) or call (518) 457-4272, Option 2, and then Option 3. If you are an employee in an agency that does not receive HR services from the BSC, please contact your agency HR Office. For a list of current BSC HR customer agencies, please visit the BSC Website at <http://bsc.ogs.ny.gov/content/our-customers>.

*Release Date: November 19, 2014*

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