



Information Announcement

2026 Annual Option Transfer, Opt-Out and Pre-Tax Contribution Program Election Period

December 3, 2025

The New York State Department of Civil Service announced that the New York State Health Insurance Program (NYSHIP) 2026 Annual Option Transfer, Opt-Out and Pre-Tax Contribution Program (PTCP) Election Period will run from December 1, 2025 through December 31, 2025.

Visit the [Option Transfer](#) section on the BSC website to learn how to:

- Transfer your health insurance between NYSHIP plans,
- Elect to receive a financial incentive when you opt out of NYSHIP coverage because you have other, qualifying coverage, and
- Enroll or stop participating in the PTCP to pay for your health insurance premiums with pre-tax dollars.

You can also find information about the costs of various NYSHIP plans on our website

Employees of agencies that are BSC Benefits customers who wish to request a change during the annual Option Transfer Period should submit a completed Health Insurance Transaction Form (PS-404) form by December 31, 2025 to the BSC through one of the following:

Email: BSCHRForms@ogs.ny.gov

Fax: 518-457-1879

Mail:

Business Services Center – Human Resources

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1220 Washington Avenue Building 5, Floor 4

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For questions regarding this communication, please email BSCHR@ogs.ny.gov or call 518-457-4272.