



"Alexis Swiatkowski, Benefits  
Manager"  
<aswiatkowski@notes.cc.suny  
sb.edu>

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To "Torre,F.Jason" <FTORRE@NOTES.CC.SUNYSB.EDU>

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Subject Benefit Option Transfer Period

TO: New York State Employees Eligible for Health Insurance

#### BENEFITS CHOICES/TRANSFER PERIOD

One of the special features of the New York State Health Insurance Program is that it allows you to change your health insurance option each year during a transfer period. The 2001 transfer period began on November 1 and will end 30 days from the date that premium information is distributed. During the transfer period, we recommend that you evaluate your health care needs, read "Choices", ask questions, and then decide if you want to transfer from one health insurance plan to another. To change your option, fill out form PS-404; if you select an HMO, you also need to fill out an HMO enrollment form. Any change you make will become effective on January 3, 2002.

If you do not want to make a change, you do not need to take action.

Your health plan options for 2002 are: Vytra HealthCare (631-694-4000); Empire Plan (800-942-4640); H.I.P. (800-447-8632); AETNA US HealthCare (800-323-9930); Empire Blue Cross Blue Shield HMO (800-662-5193). A "Choices" booklet gives the specific coverage under each plan - please call 2-6150 or send an e-mail to Debbie Giacobelli - dggiacobelli@notes.cc.sunysb.edu for "Choices" and any forms you need.

#### PREMIUMS

The Division of Employee Benefits in Albany will send premium information to your home address shortly.

#### PRE-TAX PROGRAM

When you enrolled in a health insurance plan, you were automatically enrolled in the Pre-Tax Contribution Program (PTCP) unless you signed a waiver. To determine if you are in the Pre-Tax Program, please look at your pay stub under "before tax deductions". Your pre-tax health insurance deduction will say "Regular Before Tax Health". The PTCP allows you to have your share of the health insurance premium deducted from your gross biweekly salary before taxes are calculated.

Participation in this program saves you money by decreasing your taxes, but it also takes away flexibility in making changes: For example, you are not able during the calendar year to cancel your health insurance, or change from family to individual coverage, unless you have an IRS - defined "qualifying event". Examples of qualifying events are: divorce, only dependent child losing eligibility, spouse losing or gaining employment.

From November 1, 2001 to November 30, 2001, there will be a "window" to allow you to enroll in the PTCP for 2002 if you signed a waiver, or to disenroll for 2002. Call Debbie Giacobelli at 2-6165 or e-mail dggiacobelli@notes.cc.sunysb.edu for form PS-404, which must be received by Benefits, Z=0751, no later than November 21, 2001.

#### OPEN ENROLLMENT STATUS CHANGES

Even though you are enrolled in the PTCP, during the transfer period you may cancel your health insurance, or change to individual coverage, without proof of a qualifying event. Please call for form PS-404.

If there have been changes in your family status - example; marriage, divorce, birth of a baby, death - please review your benefits, including your beneficiaries for pension plans, tax-deferred plans and life insurance, to ensure that information is up-to-date. Please note that if you want to make any of the above changes, you MUST DO SO NO LATER THAN NOVEMBER 21, 2001.

If you have any questions about your personal situation, or need assistance, please call us at 2-6150 or 2-6165. We will be happy to help you.