

The 2019 Health Insurance Rates for State of New York employees have been announced. If you are an employee participating in the New York State Health Insurance Program (NYSHIP), a Rates and Deadlines publication will be mailed to your home address from the Department of Civil Service Employee Benefits Division. These rates will be reflected beginning check dated December 26, 2018. You will want to look at the "[Health Insurance Choices for 2019](#)" for coverage information. **Please note that CSEA and UUP represented employees have a "supplement" to the Choices showing benefit plan changes:**
http://www.upstate.edu/hr/document/csea_uupactive_choices_supplement_2019.pdf

The rates and additional health insurance information may also be found on the HR Benefits Web site (specifically reference your bargaining unit or affiliation):
http://www.upstate.edu/hr/intra/benefits/changing_options_state.php

2019 NYSHIP rates	EMPIRE PLAN		MVP		HMO Blue	
	Individual	Family	Individual	Family	Individual	Family
CSEA Sg. 09 and below (Full-time equivalent annual salary of \$44,311 or below for UUP)	\$42.90	\$189.12	\$75.01	\$181.98	\$44.09	\$170.56
CSEA Sg. 10 and above (Full-time equivalent annual salary of \$44,312 or above for UUP)	\$57.20	\$225.09	\$88.95	\$217.43	\$57.52	\$203.38
PEF Sg. 09 and below (Full-time equivalent annual salary of \$44,311 or below for M/C)	\$43.71	\$192.68	\$71.11	\$181.98	\$40.76	\$170.56
PEF Sg. 10 and above (Full-time equivalent annual salary of \$44,312 or above for M/C)	\$58.29	\$229.33	\$85.23	\$217.43	\$54.35	\$203.38

No action is required if you wish to keep your current health insurance option and still qualify for that plan. However, if you wish to change plans as described below, the deadline for State employees to change their health insurance carrier is **1/18/19**. This change may be facilitated by submitting a signed Health Insurance Transaction form [PS-404](#) to the Upstate downtown HR-Benefits Office, 2nd Floor Jacobsen Hall, (fax 464-4390) or the Community campus HR-Office, 1st Floor (fax 492-5275).

1. During the Option Transfer Period, you may change your health insurance option for the next calendar year:

- From a NYSHIP HMO to The Empire Plan,
- from The Empire Plan to a NYSHIP HMO, or
- from one NYSHIP HMO to another NYSHIP HMO that has a NYSHIP service area where you live or work
- from the Empire plan or and HMO to the Opt-out program*

* **UUP represented employee are no longer eligible for the Opt Out Program.**

For all others to be eligible to enroll in the Opt-out Program an employee must meet the eligibility criteria below to receive the incentive payment:

- The employee must currently participate in the Opt-out Program; or
- The employee must have been enrolled in NYSHIP, continuously and in his own right, as a State employee, on April 1, 2018 or on the date first eligible for NYSHIP if that date is after April 1, 2018, through the end of the plan year; and
- The employee must provide plan information, provide proof of other coverage (i.e. either a copy of your health insurance card or a letter from the "other" employer or health insurance provider confirming current coverage) and attest to having other employer sponsored group health insurance coverage in effect as of the Opt-out effective date by completing a PS-409.

Employees who are currently enrolled in NYSHIP and wish to participate in the Opt-out Program must elect to Opt-out during the Annual Option Transfer Period (**ends 1/18/19**) and must complete a Health Insurance Transaction form [PS-404](#) and a 2019 Attestation form [PS 409](#). Completed forms must be submitted to the Human Resources-Benefits office, 206 Jacobsen Hall, fax to 464-4390 or the Community campus HR-Office, 1st Floor (fax 492-5275).

2. The annual incentive amount for opting-out of NYSHIP coverage is \$1,000 for Individual coverage or \$3,000 for Family coverage. The incentive payments will be prorated and reimbursed through the employee's biweekly paychecks throughout the year (payable only when an employee is on the payroll and meets the requirements to be eligible for the State to contribute to the cost of NYSHIP coverage).

The incentive amount will be credited to the employee's bi-weekly payroll check and will be treated as taxable income. The bi-weekly incentive amounts will be \$38.47 for opting out of Individual coverage (\$1,000/26 paychecks) or \$115.39 for opting out of Family coverage (\$3,000/26 paychecks).

The biweekly credit will begin in the paycheck of 12/26/18.

3. Making a Choice--Selecting a health insurance plan is an important personal decision. Only you know your family lifestyle, health, budget and benefit preferences. Think about what health care you and your family might need during the next year.

The changes for 2019 will be effective December 27, 2018. If you change to a new option, most deduction changes will be effective later in January 2019 and will include retroactive adjustments in your paycheck.

Important Dates for State Employees:

- January 18, 2019: Option Transfer Period Deadline for State Employees.
- December 26, 2018*: First 2019 NYSHIP health insurance deduction.
- January 9, 2019: First deduction for 2019 Flexible Spending account.
- March 31, 2019: Deadline for submitting reimbursement Flex request forms for 2018 plan year.

***Due to the late approval of 2019 rates any changes you make (i.e. Changing carrier, changing to individual, canceling coverage, opting in) may result in retroactive deductions or credits.**