

**Health Insurance Frequently Asked Questions (FAQs)**--The health insurance benefits (does not include dental and vision benefits) for which eligible employees are entitled to are determined by their particular bargaining unit (UUP, PEF, CSEA, PBANYS, GSEU) or affiliation (M/C or SUNY Research Foundation). For more detail information for New York State employees, go to <https://www.cs.ny.gov/ebd/welcome/actlogin.cfm> and RF employees go to [https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/Home](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/Home)

***1.) What is the difference between having my health insurance premiums deducted on a pre-tax or post-tax basis?***

- Pre-tax status allows an employee to have their bi-weekly health insurance premiums deducted on a before tax basis. Participation in this program may lower your taxes. However, it will limit some types of voluntary changes (unless you have a special enrollment right or other qualifying event) you cannot make changes to your plan outside of the option transfer/open enrollment period (generally in the Fall).

**Please note:** Pre-tax status will also reduce your social security income. Post-tax status means that you will pay taxes on your bi-weekly employee premium amounts, but it will allow you to make voluntary changes in your plan outside of the option transfer/open enrollment period.

***2.) If I select one health insurance plan and at a later date decide that particular plan is not right for me, can I make a change?***

Yes, once a year (during the month of November) there is an option transfer/open enrollment period. This is the time in which employees can change their health insurance option (e.g. change from an HMO to the PPO) for any reason. The change will then take effect on or around the beginning of the New Year.

\*Please contact the Human Resources Benefits Office at 464-4941 for NYS employees and 464-4945 for RF employees for any exceptions to this rule.

***3.) When can I change my health coverage level?***

Employees can enroll for insurance or change from individual to family at anytime; however, the effective date is dependent upon the reason for the change. If an employee is enrolled in a family plan, they may add new dependents at any time upon providing of proper documentation to prove relationship.

- With prompt employee notification with the Human Resources Benefits Office (ext. 4-4941 for NYS employees and ext. 4-4945 for RF employees) of a qualifying event (within 30 calendar days of event), the change could be effective as of the date of the event or shortly thereafter.

- Without prompt notification or without a qualifying event, the effective date may be as long as 10 weeks (or 5 full pay periods) from the request date.

Employees can change from family to individual or cancel insurance completely--

- If your employee premiums are paid on a post-tax basis, you may change at anytime.
- If your employee premiums are paid on a pre-tax basis, you may change with prompt notice of a qualifying event or during option transfer /open enrollment period only.

#### ***4.) What is considered a qualifying event?***

Under the Internal Revenue Service (IRS) rules, an employee may change their health insurance deductions during the plan year only after one of the following pre-taxed-qualifying events:

- You have a change in family status (e.g. marriage, birth, death, legal separation, divorce, only dependent child's attaining the maximum age for coverage up to age 26 years).
- You are enrolled in an HMO and no longer live or work in that HMO's service area and you must choose another HMO or the Empire Plan (PPO).
- Your spouse loses coverage due to termination of employment and you apply for coverage for your spouse.
- You first become eligible for health insurance coverage after the beginning of the tax year.
- Your employment terminates or you retire.
- Your spouse has a change in employment status which results in either acquiring or losing eligibility for health insurance coverage.
- You receive a divorce/legal separation and are required under a court order to provide health insurance coverage for your eligible dependent children and/or legally separated spouse.
- There is a significant change in your or your spouse's health coverage which is attributable to your or your spouse's employment.

Changes in pre-tax health insurance deductions that stem from any of the above qualifying events must be made within 28 days of the event (30 days for a change of coverage because of the birth of a child). Delays may be expensive. For example, if in June you qualify to change from Family coverage to Individual coverage but you miss the 28-day deadline to make the change, you must keep Family coverage through December (end of the Plan year). For most options, the extra six months of Family coverage could cost the employee several hundred dollars.

#### ***5.) I was just married, legally separated, divorced, or had a baby... what forms do I need to complete?***

If an employee wishes to change their coverage by adding or removing a dependent, they will need the Health Insurance Transaction Form (PS 404)

[http://www.upstate.edu.libproxy1.upstate.edu/hr/document/state\\_health\\_benefits.pdf](http://www.upstate.edu.libproxy1.upstate.edu/hr/document/state_health_benefits.pdf) for NYS employees or a Benefits Enrollment Form for RF employees ([https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/files/benefits\\_enroll\\_form.pdf](https://portal.rfsuny.org/portal/page/portal/employee_benefits/files/benefits_enroll_form.pdf)).

You may also need to change or update your beneficiary or other benefits related information. For NYS employees please contact the Human Resources Benefits Office at 464-4941. For RF employees please contact the Human Resources Benefits Office at 464-4945.

## **6.) *Who qualifies as a dependent?***

Eligible dependents include your spouse including your same sex spouse (if you have a marriage certificate from a jurisdiction in which same sex marriage is legal - ask for more details), or opposite sex domestic partner, your children, including young adult children up to age 26 (new effective 1/1/11 based on the Federal Patient Protection and Affordable Care Act-PPACA). Dependent children include your natural children, legally adopted children, dependent step children or domestic partner's child.

## **7.) *Who qualifies as a domestic partner?***

Your same or opposite sex domestic partner who must be 18 years of age or older, unmarried and not related in a way that would ban marriage. You must be living together, involved in a lifetime relationship and financially interdependent. To enroll a domestic partner at the time of application, you must have been in the partnership for six months for NYS employees and 12 months for RF employees and be able to provide proof of residency and financial interdependence. You must be able to provide documented proof regarding both residential and financial interdependence.

Please note that there are tax implications, referred to as "imputed income", when adding a domestic partner. For further information please go to the Human Resources Benefits forms page at <http://www.upstate.edu.libproxy1.upstate.edu/hr/docman/index.php?cid=131> then select the "Domestic Partnership Coverage".

## **8.) *What information do I need to enroll my dependents (for NYS employees ONLY)?***

You must provide the following document(s) as applicable:

- Spouse - Marriage certificate, proof of social security number AND proof of date of birth.
- Dependent children - proof of social security number AND proof of date of birth, in addition, dependent children over age 19 will also need to provide proof of full time student status every semester.

Additional information is required to enroll a domestic partner, please ask for a special packet of information from the Human Resources Benefits Office or go to the Human Resources Benefits forms page at <http://www.upstate.edu.libproxy1.upstate.edu/hr/docman/index.php?cid=131>, then select the "Domestic Partnership Coverage".

**9.) *I just moved. Are there any forms I need to complete?***

Yes. An “Address Change Form” found at the following HR Benefits web site

[http://www.upstate.edu/hr/intra/document/change\\_address.pdf](http://www.upstate.edu/hr/intra/document/change_address.pdf)

should be completed and submitted to the Human Resources Benefits Office (fax 464-4390) or be done via “self-serve”. Once completed, received, and processed by Human Resources, the form or the self serve change will update your health insurance records only.

You will need to change on Self-Serve <https://selfserve-upstate.edu.libproxy1.upstate.edu/ais/applications/> your address for Payroll and HR records purposes as well as write or notify your retirement plan (ERS, TRS, or the ORP Investment provider), supplemental retirement provider (TIAA-CREF, ING, VALIC, MET Life, Fidelity, or NYS Deferred Comp Plan), and union separately (see HR Benefits Link to “Benefits Contact & Resources”: [http://www.upstate.edu.libproxy1.upstate.edu/hr/intra/staff\\_resources/benefits/benefits\\_resources.php](http://www.upstate.edu.libproxy1.upstate.edu/hr/intra/staff_resources/benefits/benefits_resources.php).)

**10.) *I recently turned age 65 - - does this have any effect my health insurance benefits?***

As long as an employee is actively working in a benefits eligible position, no matter your age, NYSHIP will be your primary insurance carrier. Once you are age 65 and eligible for Medicare, we suggest that while you are still working, that you enroll in Medicare Part A only. Part A is the hospitalization portion and is a free benefit to you. Keep in mind that in this scenario, Medicare Part A would be secondary coverage for you as long as you are working and eligible for NYSHIP. Most people do not take Medicare Part B until they are no longer working (retired), as this would be secondary insurance to your NYSHIP coverage and there is a monthly premium for Part B, which is the major medical portion of Medicare. Currently, for NYS employees, the Department of Civil Service reimburses retirees for Medicare employee premiums.

Please keep in mind that once you are retired or no longer working and reach age 65, you **MUST** be enrolled in Medicare Parts A and B. If you are actively employed past at or past age 65 years old, and plan on retiring you **MUST** apply for Medicare Part B with Social Security at least 3 months prior to your effective retirement date to ensure adequate coordination of health insurance benefits as the insurance carriers will **NOT** pay for any medical costs that would have otherwise been covered by Medicare.

**11.) *If my employment is terminating or my dependent is losing eligibility, can health insurance be continued?***

Yes, through COBRA, a Federal continuation of benefits program. If you or a dependent (child, spouse) loses eligibility, for NYS employees you will receive at your last known home address enrollment information from the Employee Benefits Division in Albany within 60 days of coverage termination. The address is: State of New York, Department of Civil Service Employee Benefits Division, The State Campus Albany, NY 12239. You can call them at 1-800-833-4344 with questions.

For RF employees, enrollment information will be sent to your last known home address from the Human Resources Benefits Office within 60 days of coverage termination with forms to be returned to FBMC PO Box 730561 Ormond Beach, FL 32173-0561, Administrator for the SUNY Research Foundation. (Revised 1/12)

