



TO: All Eligible SUNY Poly Employees (Utica Campus)

**FROM: Audra Cornelius
Assistant Director for Benefits**

DATE: November 26, 2019

SUBJECT: HEALTH INSURANCE OPTION TRANSFER PERIOD, NEW HEALTH INSURANCE RATES AND THE OPT-OUT PROGRAM

Below you will find some important information regarding the various health insurance programs that are available to eligible employees.

2020 Option Transfer Period

The Option Transfer Period is the time of year when all employees eligible for health insurance may make changes to their New York State Health Insurance Program (NYSHIP) plan option for the 2020 plan year. This includes changes from:

- A NYSHIP HMO to The Empire Plan
- The Empire Plan to a NYSHIP HMO
- One NYSHIP HMO to another NYSHIP HMO
- A NYSHIP health plan to the Opt-Out Program
- The Opt-Out Program to a NYSHIP health plan

The deadline for changing health insurance options is December 31, 2019. To change your health insurance option for 2020, you must complete a [NYS Health Insurance Transaction Form](#). This form is also available in the Human Resources Office.

NEW - 2020 Health Insurance Bi-Weekly Rates

The health insurance rates for 2020 are as follows:

Plan	<i>Biweekly Costs Schedule for employees who are represented by M/C, CSEA, NYSCOPBA, and UUP</i>			
	<i>Salary Grade 9 and below; UUP employees with annualized salaries less than \$45,198</i>		<i>Salary Grade 10 and above; UUP employees with annualized salaries of \$45,198 or more</i>	
	Individual	Family	Individual	Family
The Empire Plan	\$44.63	\$196.04	\$59.51	\$233.35
CDPHP HMO	\$80.74	\$214.05	\$95.01	\$250.99
HMOBlue	\$38.71	\$172.17	\$51.61	\$204.84
MVP Healthcare	\$81.74	\$194.82	\$96.30	\$232.25

<i>Biweekly Costs Schedule for employees who are represented by PBANYS, Council 82 and PEF</i>				
<i>For employees in titles allocated or equated to Salary Grade 9 and below</i>			<i>For employees in titles allocated or equated to Salary Grade 10 and above</i>	
Plan	Individual	Family	Individual	Family
The Empire Plan	\$45.94	\$201.20	\$61.26	\$239.52
CDPHP HMO	\$80.16	\$211.53	\$94.46	\$248.61
HMOBlue	\$38.71	\$172.17	\$51.61	\$204.84
MVP Healthcare	\$81.16	\$192.30	\$95.75	\$229.87

If you would like a copy of the *Summary of Benefits and Coverage* for the plans listed above, please call 877-769-7447 to request a copy or visit the Employee Benefits Division website at www.cs.ny.gov/ebd find your appropriate group and go to Current Topics to print a copy.

Opt-Out Program for 2020

In 2020, NYS will continue to offer the Opt-Out Program, which allows eligible employees who have other employer-sponsored group health insurance to opt out of their NYSHIP coverage in exchange for an incentive payment. The incentive payment is \$1,000 for opting out of individual coverage or \$3,000 for opting out of family coverage on an annual basis. The incentive payments are prorated and added to your bi-weekly paycheck as taxable income.

As of plan year 2020, **it is no longer necessary to re-enroll in the Opt-Out Program each year.** No action is required for current Opt-Out enrollees who are still eligible and wish to remain in the Program during the upcoming plan year.

REMINDER--If you are a UUP-represented employee, the Opt-Out Program became unavailable beginning with the 2019 plan year. Employees who have alternate coverage may still choose not to enroll in State provided NYSHIP coverage (thereby avoiding the bi-weekly cost of the employee share of premium) but will not receive the additional cash credit.

If you are interested in participating in the Opt-Out Program, you must complete a [NYS Health Insurance Transaction Form](#) and an [Opt-Out Attestation Form](#). These forms may also be obtained in the Human Resources Office.

The deadline for enrolling in the Opt-Out Program is December 31, 2019.

If you have any questions, please contact Audra Cornelius at (P) 792-7194, audra.cornelius@sunypoly.edu or (F) 792-7801.