

# SUNY POLYTECHNIC INSTITUTE

**TO:** All Eligible SUNY Poly Employees (Utica Campus)

**FROM:** Audra Cornelius  
Benefits Administrator

**DATE:** November 13, 2017

**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.

## 2018 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 2018 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 15, 2017.** To change your health insurance option for 2017, you must complete a [NYS Health Insurance Transaction Form](#). This form is also available in the Human Resources Office.

## NEW - 2018 Health Insurance Bi-Weekly Rates

The health insurance rates for 2018 have been announced and are as follows:

Plan	<i>Biweekly Costs Schedule for employees who are unrepresented or in Negotiating Units other than PBA-T that have agreements/awards with NYS effective October 1, 2011 or later ("Settled Groups")</i>			
	<i>Salary Grade 9 and below; UUP employees with annualized salaries equal to \$41,756 or less</i>		<i>Salary Grade 10 and above; UUP employees with annualized salaries greater than \$41,756</i>	
	Individual	Family	Individual	Family
The Empire Plan	\$43.00	\$188.41	\$57.33	\$224.29
CDPHP HMO	\$82.27	\$245.37	\$95.45	\$279.59
HMOBlue	\$121.75	\$372.43	\$134.96	\$406.70
MVP Healthcare	\$85.04	\$203.30	\$98.53	\$237.95

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](http://www.cs.ny.gov/ebd) and go to Current Topics to print a copy.

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## **Opt-Out Program for 2018**

In 2018, 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.

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.

**If you currently participate in the Opt-Out Program for 2017 and wish to continue to receive incentive payments, you must elect to opt out for 2018.**

**The deadline for enrolling or re-enrolling in the Opt-Out Program is December 15, 2017.**

*If you have any questions, please contact Audra Cornelius at (P) 792-7194, [audra.cornelius@sunyit.edu](mailto:audra.cornelius@sunyit.edu) or (F) 792-7801.*