Special Option Transfer Period: May 1 - 31, 2019

Need help?
The HR Services and Transitions Center (HRSTC) is available to help you with any questions you may have about the Special Option Transfer Period. They are also available to help you with questions about adding or removing dependents, enrolling for the first time or what to do if you have experienced a qualifying event.

HR Services and Transitions Center (HRSTC)
395 Pine Tree Road
East Hill Office Building, Suite 110
(607) 255-3936
hrservices@cornell.edu
8:00 am – 4:30 pm

Why is there a Special Option Transfer Period this year?
As a result of a collective bargaining agreement extended to New York State employees, some health insurance pricing may be changing as of June 1, 2019. Although the changes are relatively minor, the Special Option Transfer Period enables you to make certain changes to your enrollment before any changes take effect. We encourage you to check for any changes to your plan; if you’re satisfied, you don’t need to take any action.

What are the health insurance plan and pricing changes?
- Some, not all, Empire Plan copays are increasing;
- The Empire Plan non-participating deductible is increasing;
- The Empire Plan out-of-pocket maximum is increasing;
- Health rates are increasing or decreasing slightly or remaining the same across the New York State Health Insurance Program (NYSHIP)

How can I see what’s changing for my plan?
What changes can I make to my health insurance enrollment during the Special Option Transfer Period?

The New York State Special Option Transfer Period allows you to make only certain changes to your current health insurance enrollment:

- You may change from the Empire Plan to an HMO or vice versa or change from one HMO to another HMO;
- You may change from family coverage to individual coverage;
- You may voluntarily cancel coverage.

If you would like to make any other changes to your health insurance enrollment that are not allowed in the Special Option Transfer Period, please contact the HR Services and Transitions Center (HRSTC) for assistance.

When is the New York State Special Option Transfer Period?

The New York State Special Option Transfer Period begins on May 1 and ends on May 31, 2019 at 4:30 pm EST.

When are changes effective?

Health plan and rate changes are effective 6/1/2019.

When will I see a change in my paycheck deduction?

Because New York State requires advanced health insurance premiums, new rate deductions will be effective in the 5/31/19 semimonthly paycheck and in the 6/13/19 biweekly pay check. If you have made a change to your coverage that results in a refund, you will receive the refund within 1 – 2 pay periods of processing the change.

What do I need to do to make a change to my health plan?

Complete a PS404 enrollment form and submit it to the HR Services and Transitions Center (HRSTC) by 4:30 pm EST on 5/31/19. Forms submitted via US mail must be postmarked by 5/31/19.

Instructions for completing the PS404 Enrollment Form

If you are:

- changing from the Empire Plan to an HMO; or
- changing from one HMO to another; or
changing from an HMO to the Empire Plan

Complete sections 1-8 on the front page and section 10H on the back page. Sign and date under the Authorization section at the bottom of the back page. Do not complete section G (the dependent section) as that will remain the same.

If you are changing from family coverage to individual coverage:
Complete sections 1-8 and 10F on the front page. In section 10F, check the box for Medical and Change to Individual. Under Change to Individual, check the box for 'I voluntarily cancel coverage for my dependents.' Sign and date under the Authorization section at the bottom of the back page.

If you are voluntarily canceling your health insurance coverage:
Complete sections 1-8 on the front page. In section 10E, check the box for Voluntarily Cancel Coverage and check the box for Medical. Sign and date under the Authorization section at the bottom of the back page.

Where can I get additional information?
Health plan information is posted on the New York State web site.

Click here for instructions to access the site.