

2022 Option Transfer

We have received notice that the health insurance rates for 2022 have been established. The deadline for changing health insurance options is December 31, 2021. The 2022 Health Insurance Choices booklet, which outlines the benefits of each plan, is available [here](#).

To change your health insurance option for 2022, you **must** complete a NYS Health Insurance Transaction Form, located [here](#). Changes will be effective **January 6, 2022**.

Below are the rates for the Empire Plan. Rate changes will be reflected in your January 5, 2022 paycheck. If you are currently enrolled in an HMO, please check the following link for your health insurance rate [NYSHIP ratified rates for 2022](#).

2022 Empire Plan Rates	UUP/CSEA/NYSCOPBA/MC
Individual (salary Grade 9 or below)	\$ 50.89
Individual (salary Grade 10 or above)	\$ 67.85
Family (salary Grade 9 or below)	\$ 219.75
Family (salary Grade 10 or above)	\$ 261.73

2022 Opt Out Program

New York State Health Insurance Program (NYSHIP) will again 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. This program is available to employees represented by CSEA, PEF, APSU, NYSCOPBA, and Managerial Confidential. As a reminder this program is no longer available to UUP employees. On an annual basis, employees who elect to participate in the Opt-Out Program will receive incentive payments totaling \$1,000 for opting out of Individual coverage, or \$3,000 for opting out of Family coverage. The incentive payments will be prorated and reimbursed through the employee's biweekly paychecks throughout the year.

To be eligible for the Opt-Out Program, an employee must meet the following criteria:

1. The employee must currently participate in the Opt-Out Program; **OR**
2. The employee must have been enrolled in NYSHIP as a State Employee on April 1, 2021, or on the date first eligible for NYSHIP if the date is after April 1, 2021, through the end of the plan year; **AND**
3. The employee must provide information and attest to having other employer-sponsored group health insurance in effect for the Opt-Out period.

If you are currently in the Opt Out Program you do NOT need to re-enroll. If you are interested in participating in this program, you must complete the appropriate forms [PS 404](#) and [PS 409](#) and return them to the office of Human Resources Office by December 31, 2021.

2022 Tax Change Election Period

Enrollees in the NYS Health Insurance Program (NYSHIP) may elect to participate or decline participation in the Pre-Tax Contribution Program (PTCP) for the upcoming plan year. Current PTCP enrollees may also make changes to their coverage, which impact the NYSHIP deduction for the upcoming plan year, without a qualifying event.

If enrolled in PTCP, your share of the health insurance premium is deducted from your wages before taxes are withheld, which may lower your taxes. Enrollment in PTCP also restricts changes that can be made to the NYSHIP coverage (e.g., switching to individual coverage) to situations in which a qualifying event takes place. Not enrolling in PTCP allows greater flexibility to make changes to NYSHIP coverage throughout the plan year.

Your pay check shows whether or not you are enrolled in PTCP.

If you are enrolled in PTCP, your paycheck stub shows “*Regular Before-Tax Health*” in the “*Before-Tax Deductions*” section.

If you are not enrolled in PTCP, your paycheck stub shows “*Regular After-Tax Health*” in the “*After-Tax Deductions*” section. Your health insurance premium is deducted from your wages after taxes are withheld.

For more information about PTCP and the allowable coverage changes while enrolled in PTCP, please refer to the [PTCP Change Chart](#) and [PTCP Fact Sheet](#).

NO ACTION IS REQUIRED TO KEEP YOUR CURRENT PTCP STATUS.

If you wish to change your PTCP selection for 2022, you must file a completed [NYS Health Insurance Transaction Form](#) (with sections 1-9 & 14 completed) and return to the HR office, 201 Culkin by December 31, 2021.

Please submit the forms by either dropping them off in 201 Culkin or electronically to melissa.newman@oswego.edu. Please do not enter date of birth or any social security numbers on to the form to protect your confidentiality. If there are any issues with the forms, HR will reach out directly to the employee.

If you have any questions, please feel free to contact the Office of Human Resources at 315-312-2230 or hr@oswego.edu.

Please visit the [HR announcements page](#) for the most up-to-date information from the college’s Human Resources and Payroll Offices.