



Department of Civil Service
Employee Benefits Division

PS-404 (6/2025)
NYSHIP Health Insurance Transaction Form
for NYS & PE Employees
Department of Civil Service, Albany, NY 12239

INSTRUCTIONS: Read and complete both pages. Please print, check the appropriate choices and sign/date the document.

1-12 EMPLOYEE INFORMATION

1. Last Name	First Name	MI
2. Social Security Number ____ - ____ - ____	3. Gender ☐ F ☐ M ☐ X	
4. Permanent Address Street	City	State Zip
5. Mailing Address (If different) Street	City	State Zip
6. Work Address Street	City	State Zip
7. Date of Birth ____ / ____ / ____	8. Telephone Primary ()	Work ()
9. Personal Email Address		
10. Marital Status ☐ Single ☐ Married ☐ Widowed ☐ Divorced ☐ Separated Marital Status Date ____ / ____ / ____		
11. Covered under Medicare?	☐ Self Medicare ID Number Date ____ / ____ / ____	
	☐ Dependent Dependent Name Medicare ID Number Date ____ / ____ / ____	
12. Is any of this information new? ☐ No ☐ Yes Box Number(s) Effective Date of Change ____ / ____ / ____		

13 ELECT OR DECLINE COVERAGE

13A. Choose a Pre-Tax election
You are only eligible for Pre-Tax deductions if newly eligible or if requested during the Pre-Tax Contribution Program (PTCP) Election Period.

1. ☐ **Elect Pre-Tax Status** for Premium deduction 2. ☐ **Elect After-Tax Status** for Premium deduction

13B. Select a NYSHIP Plan Option (Choose option 1, 2, 3 or 4)

1. Individual Enrollment Medical (10) (Select Empire Plan or HMO) ☐ Empire Plan ☐ HMO Code HMO Name	☐ Dental (11)	☐ Vision (14)
2. Family Enrollment (Complete box 14) Medical (10) (Select Empire Plan or HMO) ☐ Empire Plan ☐ HMO Code HMO Name	☐ Dental (11)	☐ Vision (14)
3. Opt-out Program (NYS Medical only) ☐ Individual Opt-out ☐ Family Opt-out (Complete box 14) If choosing Opt-out, you must also complete the PS-409 Opt-out Program Attestation Form.		
4. Decline Coverage ☐ Medical (10) ☐ Dental (11) ☐ Vision (14)		

14 DEPENDENT INFORMATION

Must be provided when choosing to enroll or opt-out of NYSHIP family coverage
(You may attach the PS-404S Additional Dependent Information Supplement if necessary.) Date of event ____ / ____ / ____

CHECK ALL THAT APPLY: ☐ Add ☐ Remove ☐ Update **CHECK ALL THAT APPLY:** ☐ Medical ☐ Dental ☐ Vision

Last Name First Name MI Relationship

Date of Birth ____ / ____ / ____ Gender ☐ F ☐ M ☐ X Social Security Number ____ - ____ - ____

Address (if different)

☐ If you have additional dependents, please check this box and attach PS-404S with their information.

15 NOTIFICATION PREFERENCES

To change how you receive NYSHIP publications, select one option below. If no option is selected, you will continue to receive mail only. A valid personal email is required for email delivery. Some communications must be sent by mail.

☐ I would like to receive publications by email only. ☐ I would like to receive publications by email and mail.



INSTRUCTIONS: Complete this form along with PS-404, PS-404R, PS-404G or PS-503 to include information for additional dependents.

ENROLLEE INFORMATION

Last Name First Name MI

DEPENDENT INFORMATION

NOTE: Dental and Vision coverage are only available to NYS and PE Employees.
Refer to PS-404 Instructions for more information.

Date of event __ / __ / __

CHECK ALL THAT APPLY: ☐ Add ☐ Remove ☐ Update CHECK ALL THAT APPLY: ☐ Medical ☐ Dental ☐ Vision

Last Name First Name MI Relationship

Date of Birth __ / __ / __ Gender ☐ F ☐ M ☐ X Social Security Number __ - __ - __

Address (if different) _____

CHECK ALL THAT APPLY: ☐ Add ☐ Remove ☐ Update CHECK ALL THAT APPLY: ☐ Medical ☐ Dental ☐ Vision

Last Name First Name MI Relationship

Date of Birth __ / __ / __ Gender ☐ F ☐ M ☐ X Social Security Number __ - __ - __

Address (if different) _____

CHECK ALL THAT APPLY: ☐ Add ☐ Remove ☐ Update CHECK ALL THAT APPLY: ☐ Medical ☐ Dental ☐ Vision

Last Name First Name MI Relationship

Date of Birth __ / __ / __ Gender ☐ F ☐ M ☐ X Social Security Number __ - __ - __

Address (if different) _____

CHECK ALL THAT APPLY: ☐ Add ☐ Remove ☐ Update CHECK ALL THAT APPLY: ☐ Medical ☐ Dental ☐ Vision

Last Name First Name MI Relationship

Date of Birth __ / __ / __ Gender ☐ F ☐ M ☐ X Social Security Number __ - __ - __

Address (if different) _____

CHECK ALL THAT APPLY: ☐ Add ☐ Remove ☐ Update CHECK ALL THAT APPLY: ☐ Medical ☐ Dental ☐ Vision

Last Name First Name MI Relationship

Date of Birth __ / __ / __ Gender ☐ F ☐ M ☐ X Social Security Number __ - __ - __

Address (if different) _____

CHECK ALL THAT APPLY: ☐ Add ☐ Remove ☐ Update CHECK ALL THAT APPLY: ☐ Medical ☐ Dental ☐ Vision

Last Name First Name MI Relationship

Date of Birth __ / __ / __ Gender ☐ F ☐ M ☐ X Social Security Number __ - __ - __

Address (if different) _____

16 CHANGE OR CANCEL EXISTING COVERAGE

16A. Change Coverage ☐ Medical (10) ☐ Dental (11) ☐ Vision (14) Date of Event ___ / ___ / ____

☐ **Change to FAMILY** (Complete Box 14 on page 1)

- ☐ Marriage
☐ Domestic Partner
☐ Newborn
☐ Request coverage for dependents not previously covered
☐ Previous coverage terminated (proof required)
☐ Other _____

☐ **Change to INDIVIDUAL**

- ☐ Divorce
☐ Termination of Domestic Partnership (Attach completed PS-425.4)
☐ Only dependent ineligible due to age
☐ I voluntarily cancel coverage for my dependents
☐ Only dependent died
☐ Other _____

NOTE: If you are indicating a change in marital status to Divorced or Separated, please be sure to update the address information for the dependent in Box 14 if applicable. Final divorce decrees (first and last page) are required.

16B. Voluntarily Cancel Coverage ☐ Medical (10) ☐ Dental (11) ☐ Vision (14) Qualifying Event Date ___ / ___ / ____

NOTE: If you are enrolled in the PTCF, you may only make changes during the Annual Option Transfer Period or when experiencing a PTCF qualifying event.

17 ENTER ANNUAL OPTION TRANSFER REQUEST(S) BELOW

Change NYSHIP Option Change to: ☐ Empire Plan ☐ HMO Code _____ HMO Name _____

Elect Opt-out ☐ Individual Opt-out ☐ Family Opt-out

(NYS Medical Only)

If choosing Opt-out, you must also complete the PS-409 Opt-out Attestation Form.

Change Pre-Tax Status Change to: ☐ Pre-Tax ☐ After-Tax Submit during the PTCF Election Period.

18 DONATE LIFE REGISTRY ELECTION

You must fill out the following section. This question must be answered each time the form is filled out.

Would you like to be added to the Donate Life Registry? ☐ Yes ☐ Skip this question

By indicating yes in response to the question asking if you would like to be added to the Donate Life Registry, you are certifying that you are 16 years of age or older, consenting to donate your organs and tissues for the purposes of transplantation and research in the event of your death and authorizing NYSHIP to share your name and identifying information with the Registry.

ID Number on New York State Driver License, Learner Permit, or Non-Driver ID Card _____

PERSONAL PRIVACY PROTECTION LAW NOTIFICATION

The information you provide on this application is requested in accordance with Section 163 of the New York State Civil Service Law for the principal purpose of enabling the Department of Civil Service to process your request concerning health insurance coverage. This information will be used in accordance with Section 96 (1) of the Personal Privacy Protection Law, particularly subdivisions (b), (e) and (f). Failure to provide the information requested may interfere with our ability to comply with your request. This information will be maintained by the Director, Employee Benefits Division, Department of Civil Service, Albany, NY 12239; (518) 473-1977. For information relating only to the Personal Privacy Protection Law, call (518) 457-9375.

AUTHORIZATION

This authorization is made now for future deductions that will occur at the time of retirement. Pursuant to the following Sections of NYS Retirement and Social Security Law: 110-a; 110-b; 110-c; 110-d; 410-a; 410-b or 410-c, I hereby authorize the NYS Department of Civil Service (DCS) to deduct an amount from my monthly retirement allowance from the New York State and Local Retirement Systems (NYSLRS) to cover any deductions for insurance premiums payable on behalf of DCS. Authorization is given to make any future adjustment deductions and/or changes DCS certifies to NYSLRS as necessary in the amount of such insurance premiums. I understand that all requests to begin, modify, or revoke deductions must be submitted to my current/former agency and provided to DCS. This authorization shall remain in effect until revoked by me by written notice or until otherwise revoked pursuant to law.

I understand that if my coverage is declined or canceled, I may subject myself and/or my dependents to waiting periods if I decide to enroll at a later date and may forfeit the right to such coverage after leaving State service (vest, retirement, etc.). I am aware of how to obtain a current *Summary of Benefits and Coverage* for the NYSHIP option I have selected. I understand that my failure to provide required proof(s) within 30 days may delay the availability of benefits for me or any dependent for whom I fail to provide such proof. Any person who makes a material misstatement of fact or conceals any pertinent information shall be guilty of a crime, conviction of which may lead to substantial monetary penalties and/or imprisonment, as well as an order for reimbursement of claims.

I certify that the information I have supplied is true and correct. I hereby authorize deduction from my salary or retirement allowance of the amount required, if any, for the coverage indicated above.

► **Employee Signature (Required)** _____ Date ___ / ___ / ____

AGENCY USE ONLY

Retirement Tier	Registration #	Sick Leave Information		Date Entered on NYBEAS	Effective Date
		# Hours	Hourly Rate of Pay		

► **HBA Signature (Required)** _____ Date ___ / ___ / ____



NYSHIP PROGRAM INFORMATION RESOURCES

To enroll in benefits or to change your current benefits, you will most likely be required to submit proofs of eligibility for coverage or evidence of a qualifying event with the completed and signed *NYSHIP Health Insurance Transaction Form PS-404*. Learn more about these additional requirements in the following publications:

- **General Information Book (GIB)**
Eligibility, enrollment, required forms and proofs of eligibility
- **Planning for Option Transfer**
The Pre-Tax Contribution Program (PTCP)

- **Choices**

Your plan options under NYSHIP (Empire Plan, NYSHIP HMO or the Opt-out Program) and the benefits included with each one

In many situations, you will also be required to complete, sign and submit additional forms and proofs. For detailed instructions on what will be required, please refer to your *GIB* and any additional forms and form instructions for requirements specific to your request.

EMPLOYEE INFORMATION

Boxes 1–12	Employee Information	You must complete Boxes 1–11 with your personal information. In Box 12, indicate if any of the information in Boxes 1–11 is new and needs to be updated on your NYSHIP record. Please also indicate which of the boxes contains updated information and a date of the change (if applicable). NOTE: Use the Marital Status Date to show the date of marriage, separation or divorce when any of those marital statuses are selected.
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ELECT OR DECLINE COVERAGE

NOTE: If you choose a NYSHIP HMO, the HMO may require you to complete an additional enrollment form.

Box 13A	Pre-Tax Contribution Program (PTCP) Status	A NYS enrollee can only elect to enroll in Pre-Tax Status when first eligible for coverage or during the PTCP Election Period which coincides with the annual Option Transfer Period. All elections to Pre-Tax Status made outside these designated times or failure to make an election will automatically default to Post-Tax. If you work for a Participating Employer (PE), contact your HBA for eligibility.
Box 13B	NYSHIP Plan Option	You are entitled to make separate choices regarding your Medical, Dental and Vision coverage. You may enroll in or decline any or all three. You may also enroll in Family coverage for one benefit and in Individual coverage for another. If you choose an HMO, you can find the 3-digit code in the <i>Health Insurance Choices</i> or <i>NYSHIP Rates & Deadlines</i> publications. REMINDER: Enrollees with an Employee Benefit Fund (CSEA, DC-37, UCS, and UUP) receive their dental and vision benefits through that fund. If you are a member of one of these groups, you may not enroll for NYSHIP dental or vision benefits.
Box 13B 1	Individual Enrollment	Check box to enroll in Individual coverage. Check Medical, Dental and/or Vision boxes for coverage selected.
Box 13B 2	Family Enrollment	Check box to enroll in Family coverage. Check Medical, Dental and/or Vision boxes for coverage selected.
Box 13B 3	Elect the Opt-out Program (NYS Medical Only)	Check box to enroll in the Opt-out Program. Additional eligibility requirements must be met (See your HBA or your plan materials for eligibility requirements). Also complete PS-409, <i>Opt-out Attestation Form</i> .
Box 13B 4	Decline NYSHIP Coverage	Check box to decline coverage. Be sure to check the appropriate boxes for the type of coverage declined.

DEPENDENT INFORMATION

Box 14	Dependent Information	Check the box to add or remove a dependent or to update a dependent's information. If a dependent was previously removed and is now being added, also check the update box if there have been any changes to that dependent's information. Check Medical, Dental and/or Vision boxes that apply. Complete all dependent information and provide the dependent's Social Security Number. Additional documentation is required to add the dependent.
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NOTIFICATION PREFERENCES

Box 15	Notification Preferences	To change how you receive NYSHIP publications, check one of the boxes in this section. If you check "I would like to receive publications by email only," you will stop receiving NYSHIP publications by mail. Some required communications may still be mailed. If you check "I would like to receive publications by email and mail," you will receive NYSHIP publications by email and mail. A valid personal email address must be provided in Box 9 to receive publications by email. If you do not check a box, you will continue to receive publications by mail only.
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CHANGE IN COVERAGE OR VOLUNTARILY CANCEL COVERAGE

Box 16A	Change Coverage	Check all applicable boxes for Medical, Dental and/or Vision coverage changes. Select Change to FAMILY box if you are currently enrolled in individual coverage but are adding eligible dependent(s) or Change to INDIVIDUAL if you are removing all dependents. Select the reason for the change, or other if none of the boxes apply. If you are enrolled in PTCP there may be limitations on what actions you can take or how your deductions will be impacted.
Box 16B	Voluntarily Cancel Coverage	You are entitled to make separate decisions regarding your Medical, Dental and Vision coverage. You may cancel or change your dental and/or vision coverage(s) at any time during the year. If you are enrolled in PTCP, you may only cancel coverage during the annual Option Transfer Period, or within 30 days of a PTCP qualifying event (enter the qualifying event).

ANNUAL OPTION TRANSFER REQUEST(S)

Box 17	Annual Option Transfer Request(s)	CHANGE NYSHIP OPTION: Complete to make an option change during the annual Option Transfer Period. ELECT OPT-OUT: Enrollees electing the Opt-out Program must complete a PS-409, <i>Opt-out Attestation Form</i>. If you are selecting Family Opt-out, you must have been enrolled in NYSHIP Family coverage beginning April 1 of the current plan year or within 30 days of a change to Family coverage after a qualifying event. See your HBA or your plan materials for additional eligibility requirements. CHANGE PRE-TAX STATUS: Existing enrollees can only change PTCP status during the annual PTCP Election Period, which coincides with the annual Option Transfer Period. If you work for a Participating Employer (PE), contact your HBA for eligibility.
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DONATE LIFE REGISTRY ELECTION

Box 18	Donate Life Registry Election	DONATE LIFE REGISTRY: Check box for 'Yes' or 'Skip this question.' This question must be answered each time the form is filled out. If you check the box marked 'Yes', you are indicating your consent to enroll in the Donate Life Registry. You understand that by enrolling in the Registry, you are giving legal consent to the donation of your organs, tissues and eyes in the event of your death. You authorize access to the information as needed for the administration of the Registry and to federally regulated organ procurement organizations, New York State licensed tissue and eye banks, and entities formally approved by the NYS Commissioner of Health at or near the time of your death. NYS DMV ID: If you check the 'Yes' box, it is recommended that you provide an ID number from your New York State Driver License, Learner Permit, or Non-Driver ID card. If you check the 'Skip this question' box, skip this section.
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AUTHORIZATION

YOU MUST SIGN AND DATE THIS FORM.