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Subject State Health Benefit Option Transfer Period

To: State Employees

BENEFITS CHOICES/TRANSFER PERIOD

One of the special features of the New York State Health Insurance Program is that it allows you to change your health insurance option each year during a transfer period. The 2003 transfer period began on November 1 and will end 30 days from the date that premium information is distributed. During the transfer period, we recommend that you evaluate your health care needs, read "Choices", ask questions, and then decide if you want to transfer from one health insurance plan to another. To change your option, fill out form PS-404; if you select an HMO, you also need to fill out an HMO enrollment form. Any change you make will become effective on January 1, 2004.

If you do not want to make a change, you do not need to take action.

Your health plan options for 2004 are: Vytra HealthCare (631) 694-4000; Empire Plan (877) 769-7447; H.I.P. (800-447-8632); AETNA (800) 323-9930; Empire Blue Cross Blue Shield HMO (800) 662-5193. A "Choices" booklet gives the specific coverage under each plan - please call 2-6165 or e-mail Deborah.Giacopelli@stonybrook.edu for "Choices" and any forms you need.

PREMIUMS

The Division of Employee Benefits in Albany will send premium information to your home address as soon as rates are available.

PRE-TAX PROGRAM

When you enrolled in a health insurance plan, you were automatically enrolled in the Pre-Tax Contribution Program (PTCP) unless you signed a waiver. To determine if you are in the Pre-Tax Program, please look at your pay stub under "before tax deductions". Your pre-tax health insurance deduction will say "Regular Before-Tax Health". The PTCP allows you to have your share of the health insurance premium deducted from your gross biweekly salary before taxes are calculated.

Participation in this program saves you money by decreasing your taxes, but it also takes away flexibility in making changes: For example, you are not able during the calendar year to cancel your health insurance, or change from family to individual coverage, unless you have an IRS - defined "qualifying event". Examples of qualifying events are: divorce, only dependent child losing eligibility, spouse losing or gaining employment.

During the month of November, there will be a "window" to allow you to enroll in the PTCP for 2004 if you signed a waiver, or to disenroll for 2004. Call Debbie Giacopelli at 2-6165 or e-mail Deborah.Giacopelli@stonybrook.edu for form PS-404, which must be received by Benefits, Z=0751, no later than November 20, 2003.

OPEN ENROLLMENT STATUS CHANGES

Even though you are enrolled in the PTCP, during the transfer period you may cancel your health insurance, or change to individual coverage, without proof of a qualifying event.

If you wish to make any of the above changes, you MUST DO SO NO LATER THAN December 8, 2003. You may obtain an enrollment/change form PS-404 from the Benefits Office in the Administration Building, Room 390; by e-mailing Deborah Giacobelli at Deborah.Giacopelli@stonybrook.edu or calling 632-6165; or by visiting our web site at <http://stonybrook.edu/hr> and clicking on "Forms and Publications."

If you have any questions about your personal situation, or need assistance, please call us at 2-6165. We will be happy to help you.