NEW YORK STATE | **Department of Civil Service**
Employee Benefits Division

PS-404 (10/2024)

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 Coverage 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 additional sheets 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)* _____

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 additional sheets with their information.

15 CHANGE OR CANCEL EXISTING COVERAGE

15A. Change Coverage ☐ Medical *(10)* ☐ Dental *(11)* ☐ Vision *(14)* Date of Event _ _ /_ _ /_ _ _ _

☐ **Change to FAMILY** *(Complete box 14 on page 1)*	☐ **Change to INDIVIDUAL**
☐ Marriage	☐ Divorce
☐ Domestic Partner	☐ Termination of Domestic Partnership *(Attach completed PS-425.4)*
☐ Newborn	☐ Only dependent ineligible due to age
☐ Request coverage for dependents not previously covered	☐ I voluntarily cancel coverage for my dependents
☐ Previous coverage terminated *(proof required)*	☐ Only dependent died
☐ Other_____	☐ 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.

15B. Voluntarily Cancel Coverage ☐ Medical *(10)* ☐ Dental *(11)* ☐ Vision *(14)* Qualifying Event _ _ /_ _ /_ _ _ _

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

16 ENTER ANNUAL OPTION TRANSFER REQUEST(S) BELOW

Change NYSHIP Option	Change to: ☐ Empire Plan ☐ HMO	Code _____ HMO Name_____
Elect Opt-out *(NYS Medical Only)*	☐ Individual Opt-out ☐ Family Opt-out	*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 PTCP Election Period.*

17 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** _ _ /_ _ /_ _ _ _

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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.
Boxes 13 (A–B)	Elect or Decline Coverage	Complete appropriate sections. 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. **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.

ELECT OR DECLINE COVERAGE

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

Boxes 13A 1 13A 2	Pre-Tax Contribution Program (PTCP) Status	New enrollees must make an election (Pre-Tax or After-Tax) for medical coverage. The PTCP applies to all NYS groups and select Participating Employers (PE). If you work for a PE, contact your HBA to learn if your employer participates in the PTCP and if you are eligible to enroll. If you are newly enrolling outside your new employee waiting period, you will need to wait until the annual PTCP Election Period to elect PTCP. The PTCP Election Period coincides with the annual Option Transfer Period. Until then, your deductions will be taken out after taxes.
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 (See your HBA or your plan materials for eligibility requirements). Also complete PS-409, *Opt-out Attestation Form*.
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.

CHANGE IN COVERAGE OR VOLUNTARILY CANCEL COVERAGE

Box 15A	Change Coverage	Check this box to change from Individual to Family or from Family to Individual coverage. If you are enrolled in PTCP, you may only change coverage from Family to Individual during the annual Option Transfer Period, or within 30 days of a PTCP qualifying event (check the qualifying event and enter the Date of Event). Check Medical, Dental, and/or Vision boxes for coverage being changed. In the event that you are indicating a change in your marital status to divorced or separated, please update the dependent's new address, if applicable, in the Dependent Information section (Box 14). Final divorce decrees (first and last page) are required. Expected court appearances or other documents will not be accepted.
Box 15B	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 16	Annual Option Transfer Request(s)	**CHANGE NYSHIP OPTION:** Complete during annual Option Transfer Period or with a qualifying event (for example, change of address outside of HMO area). **ELECT OPT-OUT:** Enrollees electing the Opt-out Program must complete a PS-409, *Opt-out Attestation Form*. If you are selecting Family Opt-out, you must have been enrolled in NYSHIP Family coverage beginning April 1 of the current plan year. 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.

DONATE LIFE REGISTRY ELECTION

Box 17	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.

AUTHORIZATION

YOU MUST SIGN AND DATE THIS FORM.