



New York State Correctional Officers & Police Benevolent Association, Inc.

102 Hackett Boulevard - Albany, NY 12209
(518) 427-1551 www.nyscopba.org nyscopba@nyscopba.org



TO: NYSCOPBA Chief Sector Stewards

FROM: Sharon Smith, Health Benefits Specialist

DATE: September 21, 2016

RE: NYSHIP Dependent Eligibility Audit Update

This memo is a reminder to those members who have not completed their family's eligibility audit with HMS Employer Solutions to do so as quickly as possible. The original deadline for completion of the audit was August 19th, with a grace period extended to September 7th. Any member who did not complete the audit will receive a Notice of Cancellation of Coverage for affected dependents. Coverage will be removed back to January 1, 2016 (as was explained in the original documentation). That means that any claims which were paid for those dependents from January 1st forward will be recouped from the insurance company and the member will be responsible for full payment.

The good news is that a 90-day reinstatement period is available to those members who wish to appeal the cancellation(s) which runs through December 6, 2016. Members must contact HMS at 1-866-252-0635 (available 8:00 am to 11:00 pm, Monday through Friday) to begin the process. If the member submits an appeal with the appropriate documents, the dependents will be reinstated effective the date their coverage was cancelled (Jan. 1). If verification is completed December 7th or later, those dependents will not be reinstated back to January 1st and their coverage will be subjected to NYSHIP's late enrollment rules (coverage for late enrollees begins on the first day of the fifth payroll period after application for coverage).

For those members whose coverage would change from family to individual due to the removal of the dependents, be advised that NYSHIP will continue to deduct the family premium through the end of the reinstatement period to avoid affecting paychecks or taxes once coverage has been reinstated. If the dependents are not reinstated by December 6th, members will receive a refund of the premium between family and individual by year end.

As you can seem, it is imperative that you **act now** to avoid the problems and possible out-of-pocket expenses explained above.

ss

cc: NYSCOPBA Joint Committee on Health Benefits
NYSCOPBA Executive Board