

2024 Open Enrollment FAQs for Active SSSA/TSO Operating & Queens Division/ TSO Maintenance Supervisor Level II/MTA Bus TSO Local 106 Active Employees

GENERAL BENEFIT QUESTIONS

1) **Question:** When is the “last day” that I can submit my Open Enrollment forms to the MTA BSC?

Answer:

- The date for the open enrollment period for the **Aetna Health Plan is October 15th through November 15th**. Please have all open enrollment forms and any required supporting documentation submitted to the MTA BSC via email to bsc-benefits@mtabsc.org or via fax to 212-852-8700 by November 15, 2023.
 - If you’re currently enrolled in the Aetna Health Plan and eligible to switch to the NYSHIP Health Plan, your open enrollment period will be **October 15th through November 15th**.
- The date for the open enrollment period for the **NYSHIP Health Plan is November 1st through December 31st**. Please have all open enrollment forms and any required supporting documentation submitted to the MTA BSC via email to bsc-benefits@mtabsc.org or via fax to 212-852-8700 by December 31, 2023.
 - If you’re currently enrolled in the NYSHIP Health Plan and eligible to switch to the Aetna Health Plan, your open enrollment period will be **November 1st through December 31st**.

2) **Question:** How do I enroll my spouse or a dependent child?

Answer: To add a new dependent or make a change to or remove a current dependent, you need to complete, sign, and submit the following enrollment form(s) as applicable:

- **HR-BEN-810K** 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees
- **HR-BEN-060K** 2024 NYSHIP Open Enrollment/Change Form
- **HR-BEN-810N** 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106/Special Inspector Employees with NYSHIP Health Plan
- **You will also need to submit copies of supporting documentation (if adding a new dependent), as noted in Section 6 of either the HR-BEN-810K or the HR-BEN-810N form (i.e., birth certificate, marriage certificate, etc.).**

3) **Question:** How do I enroll my domestic partner?

Answer

- If you are currently enrolled or will be enrolling in the Aetna Health Plan and would like to enroll a domestic partner, you will need to complete and submit the domestic partner application package (***HR-BEN-065B***), and all required supporting documentation to the MTA BSC via email to bsc-benefits@mtabsc.org or via fax to 212-852-8700.
- If you are currently enrolled or will be enrolling in the NYSHIP Health Plan and would like to enroll a domestic partner, you will need to complete and submit the domestic partner application package (***HR-BEN-065***), and all required supporting documentation to the MTA BSC via email to bsc-benefits@mtabsc.org or via fax to 212-852-8700.
- **HR-BEN-065B** *or* **HR-BEN-065** can be obtained directly on the My MTA Portal, by contacting the MTA BSC via email at bscservice@mtabsc.org, or via phone at 646-376-0123.
- **You will be required to submit supporting documents for the domestic partnership process.**

4) **Question:** Can I enroll my spouse if he/she already has their own coverage?

Answer: The MTA does **NOT** allow dual coverage.

- As long as your spouse is not an MTA employee with coverage, you may enroll your spouse by submitting the applicable enrollment form(s) listed in the answer to question# 2, along with any required supporting documentation.
- If your spouse is an MTA employee who currently has their own MTA coverage, your spouse will need to terminate their coverage in order to be enrolled into your MTA-sponsored coverage.
- **Once your spouse's MTA-sponsored coverage is terminated, they will be eligible to participate in the MTA's Medical Opt-Out program.**

5) **Question:** Do I have to pay for my health coverage? I see a deduction on my check for health coverage.

Answer: Based on union affiliation, employee contribution levels are currently based on the date of promotion or on the plan selection under the Collective Bargaining Agreement (CBA) and will remain unchanged.

6) **Question:** I am a TSO MS II employee currently enrolled or who will be enrolling in the Aetna Health Plan, do I have to pay for my health coverage effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement, current TSO MS II employees who participate in the Aetna Health Plan will contribute 2% of their gross wages on forty (40) hours per week, on a pre-tax basis, to defray the cost of health benefits.

7) **Question:** If I choose the Aetna Select plan, will I now be able to obtain medical/hospital services outside of New York?

Answer: Yes, you can now see any "in-network" provider within the United States, however, this plan still does **NOT** allow for "out-of-network" providers.

8) **Question:** I would like to enroll in MTA-sponsored benefits with my family, but I have Medicaid. Can I have both coverage types?

Answer: No, you cannot be enrolled in both Medicaid and MTA-sponsored coverage. Once enrolled in MTA-sponsored coverage, you **MUST** notify Medicaid so they can terminate this coverage for you and your covered dependents.

9) **Question:** If I change my plan, but then find out that the new plan will not work for me and my family, what should I do?

Answer: You should immediately contact the MTA Business Service Center at 646-376-0123 to create a Service Request. You will be contacted by a Benefits Analyst to discuss your case and you may be asked for proof of hardship.

10) **Question:** I have custody of my grandchildren. Can I enroll them in my MTA-sponsored coverage?

Answer: Yes, you can enroll your grandchildren into your MTA-sponsored coverage. You will be required to submit the regular health insurance enrollment/change form applicable to your respective group (available on the My MTA Portal) along with a copy of your grandchild's birth certificate, social security card, and a copy of your legal guardianship or custody papers from the Court showing you are the named guardian or custodian of your grandchild(ren).

- 11) **Question:** What happens to my spouse's or domestic partner's health coverage if I pass away having attained at least ten (10) pensionable years of service? What happens to my spouse's or domestic partner's health coverage if I pass away **not** having attained at least ten (10) pensionable years of service?
- Answer:** Per the Collective Bargaining Agreements for active SSSA, TSO Operating & Queens Division, and TSO MS II employees, effective June 27, 2023, your surviving spouse or domestic partner will now be entitled to lifetime medical coverage, as long as you, the active employee, has attained at least ten (10) pensionable years of service **and** is enrolled in the Aetna Health Plan at the time of your passing.
- Your surviving spouse or domestic partner **must** also be enrolled in the Aetna Health Plan at the time of your death in order to be eligible for the lifetime medical coverage.
 - Per the Collective Bargaining Agreements for active SSSA, TSO Operating & Queens Division, and TSO MS II employees, your surviving spouse or domestic partner will be offered the option to enroll in COBRA, if you, the active employee, passes away with less than ten (10) pensionable years of service.
- 12) **Question:** Will my spouse/domestic partner **and** dependent children be allowed to maintain my medical coverage in the event I pass away as an active MTA employee with ten (10) or more pensionable years of service?
- Answer:** Per the Collective Bargaining Agreements for active SSSA, TSO Operating & Queens Division, and TSO MS II employees, effective June 27, 2023, a surviving spouse or domestic partner will now be entitled to lifetime medical coverage.
- The dependent child(ren) will also continue coverage until the end of the month in which the child(ren) attains the age of 26 as long as the surviving spouse or domestic partner is covered under the lifetime benefits.
 - Upon the death of the surviving spouse or domestic partner, the dependent child(ren) will lose MTA-sponsored coverage regardless of their age and will be offered the option to enroll in COBRA.
- 13) **Question:** I am currently covering my domestic partner under my MTA-sponsored coverage. My domestic partner is now Medicare-eligible. Does my domestic partner have to enroll in Medicare even though I am still working and in "Active" status? Will I still have to pay the imputed income tax if my domestic partner enrolls in Medicare?
- Answer:** Regardless of if you're in "Active" or "Retiree" status, your domestic partner **MUST** enroll in both Medicare Parts A and B once they become Medicare-eligible. You will continue to be charged imputed income tax despite your domestic partner also being liable for paying the Medicare premiums.
- 14) **Question:** I'm a kidney dialysis patient, but I am still working and in "Active" status. I received a Medicare ID card for Parts A and B. I am too young for Medicare as I have not yet reached age 65. Why did I receive the Medicare ID Card and will Aetna still provide me with coverage?
- Answer:** If Medicare is offered to you as an "Active" employee who is also an End-Stage Renal Disease (ESRD) patient, you are **required** to enroll in both Medicare Parts A and B. It will now be your primary coverage and your MTA-sponsored Aetna plan will become your secondary coverage.
- 15) **Question:** I was promoted from TWU/ATU to SSSA in July of 2023. Will I have the option to change to the NYSHIP Health Plan effective January 1, 2024?
- Answer:** Per the Collective Bargaining Agreement for SSSA, if you were promoted to SSSA on or after June 27, 2023, you will **NOT** have the option to change to the NYSHIP Health Plan and you **MUST** remain enrolled in the Aetna Health Plan.

16) **Question:** Is the Aetna High Option Plan with corresponding EmblemHealth Preferred Dental coverage being eliminated effective January 1, 2024? If I'm currently enrolled in the Aetna High Option Plan, what will I need to do to ensure my eligible dependents and I have dental coverage come January 1, 2024?

Answer: Yes, effective January 1, 2024, the Aetna High Option Plan with corresponding EmblemHealth Preferred Dental coverage will no longer be available to enroll in. Effective January 1, 2024, you and your eligible dependents will have the opportunity to join one of the two (2) CIGNA dental plans available - either the CIGNA DPPO or the CIGNA DHMO plan.

- If you're currently enrolled in the Aetna High Option Plan and eligible to enroll in one of the other two (2) Aetna Health Plan options, you **MUST** make your dental plan elections on the "**HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees**" and submit the form with any required supporting documentation to the MTA BSC within your respective open enrollment period.
- If you're currently enrolled in the Aetna High Option Plan and eligible to enroll in the NYSHIP Health Plan, you **MUST** make your dental elections on the "**HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106/Special Inspector Employees with NYSHIP Health Plan**" and submit the form with any required supporting documentation to the MTA BSC within your respective open enrollment period.
- **If you're currently enrolled in the Aetna High Option Plan and do not submit a request to the MTA BSC to enroll in another eligible medical plan, the medical coverage for you and any eligible dependents will default to the Aetna CPOS II Basic Option plan.**
- **If you're currently enrolled in the Aetna High Option Plan and do not submit a request to the MTA BSC to enroll in one of the two (2) available CIGNA dental plans, the dental coverage for you and any eligible dependents will default to the CIGNA PPO plan.**

17) **Question:** I'm currently a SSSA employee enrolled in the NYSHIP Health Plan. Will I be able to change to one of the two (2) Aetna Health Plan options?

Answer: Per the Collective Bargaining Agreement for SSSA employees, current SSSA employees who are already enrolled in the NYSHIP Health Plan will have a **ONE-TIME** opportunity during the 2024 open enrollment period to change to the Aetna Health Plan **or** remain enrolled in the NYSHIP Health Plan. Any such election will be **PERMANENT**.

- Your open enrollment period will be November 1st through December 31st and you **MUST** submit the "**HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees**" and any required supporting documentation to the MTA BSC by December 31, 2023.
- If enrolling in the Aetna Health Plan and dental plan option changes are also required or desired, you can make these elections directly on the **same HR-BEN-810K** open enrollment form completed for your medical plan enrollment.
- If you would like to remain enrolled in the NYSHIP Health Plan but would like to make changes to your dental plan enrollment, you **MUST** submit the "**HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106/Special Inspector Employees with NYSHIP Health Plan**" and any required supporting documentation to the MTA BSC by December 31, 2023.

18) **Question:** I'm a SSSA employee with less than 5 years of service. Will I have the option to change into the NYSHIP Health Plan effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement for SSSA, current SSSA employees with **less than 5 years of service** will **NOT** have the option to change to the NYSHIP Health Plan and you **MUST** remain enrolled in the Aetna Health Plan.

19) **Question:** I'm a SSSA employee with more than five (5), but less than ten (10) years of service. Will I have the option to change into the NYSHIP Health Plan effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement for SSSA, current SSSA employees with **more than five (5), but less than ten (10) years of service** will have a **ONE-TIME** opportunity during the 2024 open enrollment period to change to the NYSHIP Health Plan **or** remain enrolled in the Aetna Health Plan. Any such election will be **PERMANENT**.

- If you are currently enrolled in the Aetna Health Plan and are interested in enrolling in the NYSHIP Health Plan, your open enrollment period will be October 15th through November 15th and you **MUST** submit the "***HR-BEN-060K 2024 NYSHIP Open Enrollment/Change Form***" and any required supporting documentation to the MTA BSC by November 15, 2023.
- If you are currently enrolled in the Aetna Health Plan and will be enrolling in the NYSHIP Health Plan and dental plan option changes are required or desired, you **MUST** also submit the "***HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106/Special Inspector Employees with NYSHIP Health Plan***" and any required supporting documentation to the MTA BSC by November 15, 2023.
- If you are currently enrolled in the Aetna Health Plan and would like to remain enrolled in the Aetna Health Plan but are interested in changing your **medical and/or dental plan option(s)**, your open enrollment period will be October 15th through November 15th and you **MUST** submit the "***HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees***" and any required supporting documentation to the MTA BSC by November 15, 2023.

20) **Question:** I was promoted from TWU/ATU to TSO Operating & Queens Division in February of 2023. Will I have the option to change to the NYSHIP Health Plan effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement for TSO Operating & Queens Division (TSO-OP/QSA) employees, if you were promoted to TSO-OP/QSA **before** June 27, 2023, during the 2024 open enrollment period, you will have a **ONE-TIME** opportunity to change to the NYSHIP Health Plan **or** remain enrolled in the Aetna Health Plan. Any such election will be **PERMANENT**.

- If you are currently enrolled in the Aetna Health Plan and are interested in enrolling in the NYSHIP Health Plan, your open enrollment period will be October 15th through November 15th and you **MUST** submit the "***HR-BEN-060K 2024 NYSHIP Open Enrollment/Change Form***" and any required supporting documentation to the MTA BSC by November 15, 2023.
- If you are currently enrolled in the Aetna Health Plan and will be enrolling in the NYSHIP Health Plan and dental plan option changes are required or desired, you **MUST** also submit the "***HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106/Special Inspector Employees with NYSHIP Health Plan***" and any required supporting documentation to the MTA BSC by November 15, 2023.

- If you are currently enrolled in the Aetna Health Plan and would like to remain enrolled in the Aetna Health Plan but are interested in changing your medical and/or dental plan option(s), your open enrollment period will be October 15th through November 15th and you **MUST** submit the “**HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees**” and any required supporting documentation to the MTA BSC by November 15, 2023.

21) **Question:** I’m currently a TSO Operating & Queens Division employee enrolled in the NYSHIP Health Plan. Will I have the option to change into the Aetna Health Plan effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement for TSO Operating & Queens Division (TSO-OP/QSA) employees, current TSO-OP/QSA employees who are already enrolled in the NYSHIP Health Plan will have a **ONE-TIME** opportunity during the 2024 open enrollment period to change to the Aetna Health Plan or remain enrolled in the NYSHIP Health Plan. Any such election will be **PERMANENT**.

- If you are currently enrolled in the NYSHIP Health Plan and are interested in enrolling in the Aetna Health Plan, your open enrollment period will be November 1st through December 31st and you **MUST** submit the “**HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees**” and any required supporting documentation to the MTA BSC by December 31, 2023.
- If you are currently enrolled in the NYSHIP Health Plan and will be enrolling in the Aetna Health Plan and dental plan option changes are required or desired, you can make these elections directly on the same **HR-BEN-810K** open enrollment form completed for your medical plan enrollment.
- If you are currently enrolled in the NYSHIP Health Plan and would like to remain enrolled in the NYSHIP Health Plan but are interested in making changes to your plan enrollment, your open enrollment period will be November 1st through December 31st and you **MUST** submit the “**HR-BEN-060K 2024 NYSHIP Open Enrollment/Change Form**” and any required supporting documentation to the MTA BSC by December 31, 2023.
- If you are currently enrolled in the NYSHIP Health Plan and would like to remain enrolled in the NYSHIP Health Plan, but would like to make dental plan option changes, you **MUST** also submit the “**HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106 Special Inspector Employees with NYSHIP Health Plan**” and any required supporting documentation to the MTA BSC by December 31, 2023.

22) **Question:** I was promoted from TWU/ATU to TSO Operating & Queens Division (TSO-OP/QSA) in July of 2023. Will I have the option to change to the NYSHIP Health Plan effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement for TSO-OP/QSA employees, if you were promoted to TSO-OP/QSA on or after June 27, 2023, you will **NOT** have the option to change to the NYSHIP Health Plan and **MUST** remain enrolled in the Aetna Health Plan.

23) **Question:** I’m currently a TSO Maintenance Supervisor Level II (TSO MS II) employee enrolled in the Aetna Health Plan. Will I have the option to change to the NYSHIP Health Plan effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement for TSO MS II employees, current TSO MS II employees who are already enrolled in the Aetna Health Plan will have a **ONE-TIME** opportunity during the 2024 open enrollment period to change to the NYSHIP Health Plan or remain enrolled in the Aetna Health Plan. Any such election will be **PERMANENT**.

- If you’re currently enrolled in the Aetna Health Plan and are interested in enrolling in the NYSHIP Health Plan, your open enrollment period will be October 15th through November 15th and you

MUST submit the *“HR-BEN-060K 2024 NYSHIP Open Enrollment/Change Form”* and any required supporting documentation to the MTA BSC by November 15, 2023.

- If you’re currently enrolled in the Aetna Health Plan and will be enrolling in the NYSHIP Health Plan and dental plan option changes are required or desired, you **MUST** also submit the *“HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106 Special Inspector Employees with NYSHIP Health Plan”* and any required supporting documentation to the MTA BSC by November 15, 2023.
- If you’re currently enrolled in the Aetna Health Plan and would like to remain enrolled in the Aetna Health Plan but are interested in changing your medical and/or dental plan option(s), your open enrollment period will be October 15th through November 15th and you **MUST** submit the *“HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees”* and any required supporting documentation to the MTA BSC by November 15, 2023.

24) **Question:** I’m currently a TSO MS II employee enrolled in the NYSHIP Health Plan. Will I have the option to change to the Aetna Health Plan effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement for TSO MS II employees, current TSO MS II employees who are already enrolled in the NYSHIP Health Plan will have a **ONE-TIME** opportunity during the 2024 open enrollment period to change to the Aetna Health Plan or remain enrolled in the NYSHIP Health Plan. Any such election will be **PERMANENT**.

- If you’re currently enrolled in the NYSHIP Health Plan and are interested in enrolling in the Aetna Health Plan, your open enrollment period will be November 1st through December 31st and you **MUST** submit the *“HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees”* and any required supporting documentation to the MTA BSC by December 31, 2023.
- If you’re currently enrolled in the NYSHIP Health Plan and will be enrolling in the Aetna Health Plan and dental plan option changes are required or desired, you can make these elections directly on the same **HR-BEN-810K** open enrollment form completed for your medical plan enrollment.
- If you are currently enrolled in the NYSHIP Health Plan and would like to remain enrolled in the NYSHIP Health Plan but are interested in making changes to your plan enrollment, your open enrollment period will be November 1st through December 31st and you **MUST** submit the *“HR-BEN-060K 2024 NYSHIP Open Enrollment/Change Form”* and any required supporting documentation to the MTA BSC by December 31, 2023.
- If you are currently enrolled in the NYSHIP Health Plan and would like to remain enrolled in the NYSHIP Health Plan, but would like to make dental plan option changes, you **MUST** also submit the *“HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106 Special Inspector Employees with NYSHIP Health Plan”* and any required supporting documentation to the MTA BSC by December 31, 2023.

25) **Question:** I was promoted from SSSA to TSO MS II in July of 2023. Will I have the option to change to the NYSHIP Health Plan effective January 1, 2024?

Answer: Per the Collective Bargaining Agreement for TSO MS II employees, if you were promoted to TSO MS II on or after June 27, 2023, you will **NOT** have the option to change to the NYSHIP Health Plan and **MUST** remain enrolled in the Aetna Health Plan.

26) **Question:** I'm currently an MTA Bus TSO Local 106 employee enrolled in the NYSHIP Health Plan. Will I be able to change to one of the two (2) Aetna Health Plan options?

Answer: Per the Collective Bargaining Agreement for MTA Bus TSO Local 106 employees, current MTA Bus TSO Local 106 employees who are already enrolled in the NYSHIP Health Plan will have a **ONE-TIME** opportunity during the 2024 open enrollment period to change to the Aetna Health Plan **or** remain enrolled in the NYSHIP Health Plan. Any such election will be **PERMANENT**.

- Your open enrollment period will be November 1st through December 31st and you **MUST** submit the *"HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees"* and any required supporting documentation to the MTA BSC by December 31, 2023.
- If enrolling in the Aetna Health Plan and dental plan option changes are also required or desired, you can make these elections directly on the **same** **HR-BEN-810K** open enrollment form completed for your medical plan enrollment.
- If you would like to remain enrolled in the NYSHIP Health Plan but would like to make changes to your dental plan enrollment, you **MUST** submit the *"HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106/Special Inspector Employees with NYSHIP Health Plan"* and any required supporting documentation to the MTA BSC by December 31, 2023.

27) **Question:** I'm currently an MTA Bus TSO Local 106 employee enrolled in the Aetna Health Plan and within the ten (10) year waiting period. Will I have the option to change to the NYSHIP Health Plan effective January 1, 2024?

- If you're currently enrolled in the Aetna Health Plan and are interested in enrolling in the NYSHIP Health Plan, your open enrollment period will be October 15th through November 15th and you **MUST** submit the *"HR-BEN-060K 2024 NYSHIP Open Enrollment/Change Form"* and any required supporting documentation to the MTA BSC by November 15, 2023.
- If you're currently enrolled in the Aetna Health Plan and will be enrolling in the NYSHIP Health Plan and dental plan option changes are required or desired, you **MUST** also submit the *"HR-BEN-810N 2024 Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO Local 106 Special Inspector Employees with NYSHIP Health Plan"* and any required supporting documentation to the MTA BSC by November 15, 2023.
- If you're currently enrolled in the Aetna Health Plan and would like to remain enrolled in the Aetna Health Plan but are interested in changing your **medical and/or dental plan option(s)**, your open enrollment period will be October 15th through November 15th and you **MUST** submit the *"HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees"* and any required supporting documentation to the MTA BSC by November 15, 2023.

28) **Question:** Will I still be able to use my current doctor? Which plan *might* be the best option to enable me to continue using my current doctor?

Answer:

- If you are looking to use your current doctor for an "in-network" only plan, you will first need to confirm if your physician is participating within the chosen plan.
- If you choose a plan that allows for both "in-network" and "out-of-network" coverage, but your current doctor is **not** participating within your chosen plan, you can still utilize the doctor for your medical services, but you will have to pay the provider up-front and then submit a claim to your

chosen health insurance plan for reimbursement of your paid funds. The reimbursement will be processed in accordance with the schedule of allowances for the chosen plan and may be subject to a deductible and/or co-insurance.

- If you will be enrolling in one of the two (2) Aetna Health Plan options and would like to utilize non-participating providers, you should enroll in the Aetna CPOS II Basic plan as this plan provides for “in-network” and “out-of-network” benefits.
- If you will be enrolling in the NYSHIP Health Plan and would like to utilize non-participating providers, you should enroll in the Empire Plan as this plan provides for “in-network” and “out-of-network” benefits.

29) **Question:** If I change from the NYSHIP Health Plan to the Aetna Health Plan, what will be the difference in copayments?

Answer: There are different copayments for different types of services for different plans. You **MUST** refer to the “2024 NYSHIP Choices Guide” available on the My MTA Portal **or** view the available SSSA, TSO Operating & Queens Division, TSO MS II, and MTA Bus TSO Local 106 side-by-side comparison chart of the different health plans included within your respective Open Enrollment Package on the open enrollment informational site at: www.MyMTA.info/OpenEnrollment.

- You can also call the insurance carrier(s) directly for more detailed information.

30) **Question:** Are routine examinations covered (i.e., mammograms, pap smears, immunizations, etc.)?

Answer: All of the offered health plans offer coverage for these services, but you **MUST** refer to the “2024 NYSHIP Choices Guide” available on the My MTA Portal **or** view the available SSSA, TSO Operating & Queens Division, TSO MS II, and MTA Bus TSO Local 106 side-by-side comparison chart of the different health plans included within your respective Open Enrollment Package on the open enrollment informational site at: www.MyMTA.info/OpenEnrollment.

- You can also call the insurance carrier(s) directly for more detailed information.

31) **Question:** What are the plan’s restrictions on “pre-existing” conditions?

Answer: You will need to contact either NYSHIP **or** Aetna directly for their respective guidelines on this issue as it may vary.

- NYSHIP Contact Information: 877-769-7447
- Aetna Contact Information: 855-824-5349

32) **Question:** Are the Aetna and NYSHIP plans accepted in all states?

Answer:

- The offered Aetna plans all provide for “nationwide” coverage, however, *The Empire Plan (PPO)* is NYSHIP’s **only** plan offering “in-network” **and** “out-of-network” coverage in all states. All other NYSHIP plans are HMO plans governed by the location in which you work and/or live.
- For Aetna plan details and “in-network” and “out-of-network” coverage information, please refer to the Aetna plan design summaries available on the Aetna website at: www.AetnaNYCT.com.
- For NYSHIP plan details and “in-network” and “out-of-network” coverage information, please refer to the “2024 NYSHIP Choices Guide” available on the My MTA Portal at: www.MyMTA.info.

33) **Question:** Will my current medical premium deduction amount remain the same if I switch plans?

Answer: Currently, employee medical premium deduction amounts are based on the date of promotion or on the plan selection as stipulated in the applicable Collective Bargaining Agreement and will remain unchanged as is, with the exception of the specific group noted below.

- Per the Collective Bargaining Agreement for TSO Maintenance Supervisor Level II (TSO MS II) employees, TSO MS II employees currently enrolled in or who will be enrolling in the Aetna Health Plan, will now contribute 2% of their gross wages on forty (40) hours per week, on a pre-tax basis, to defray the cost of health benefits.

34) **Question:** What is the deductible and/or out-of-network cost for each plan?

Answer: You will need to contact either NYSHIP or Aetna directly for a breakdown of the deductible and/or out-of-network costs based on the services you need.

- NYSHIP Contact Information: 877-769-7447
- Aetna Contact Information: 855-824-5349

35) **Question:** Does NYSHIP or Aetna cover virtual care, urgent care visits, ambulance services, and preventative services?

Answer: All of the offered plans offer coverage for these services, but you **MUST** refer to the “2024 NYSHIP Choices Guide” available on the My MTA Portal or view the available SSSA, TSO Operating & Queens Division, TSO MS II, MTA Bus TSO Local 106 side-by-side comparison chart of the different health plans included within your respective Open Enrollment Package on the open enrollment informational site at: www.MyMTA.info/OpenEnrollment.

- You can also call the insurance carrier(s) directly for more detailed information.

MTA MEDICAL OPT-OUT PROGRAM QUESTIONS

1) **Question:** I will be opting-out of my medical coverage, but what if I lose my alternate coverage after the open enrollment period and need to return to my MTA-sponsored coverage?

Answer: You will be required to provide proof of your “loss of coverage”. This proof **MUST** be submitted to the MTA BSC with the corresponding enrollment/change form applicable to your employee group and any required supporting documentation, if enrolling in family coverage.

2) **Question:** How much money do I receive for opting-out of medical and prescription drug coverage for the entire year of 2024?

Answer:

- Active SSSA (**EXCEPT** SSSA Confidential) and MTA Bus TSO Local 106 opt-out program enrollees will receive \$550 for individual opt-out or \$1,100 for family opt-out. **NO pro-rated** payment available.
- Active TSO-OP/QSA, TSO MSII, and SSSA Confidential opt-out program enrollees will receive \$1,000 for individual opt-out or \$3,000 for family opt-out. There is a pro-rated payment available.

3) **Question:** Am I able to put the opt-out incentive payment into my 401K, 457, or Roth accounts?

Answer: Yes, you have the option to defer your opt-out incentive payment to your account(s) of choice by completing the “**HR-DEFCOMP-075 Medical Opt-Out Deferred Compensation Lump Sum Deferral Form**”. The **HR-DEFCOMP-075** form **MUST** be submitted **EVERY YEAR** to the MTA BSC if you would like to defer your incentive payment while enrolled in the opt-out program.

4) **Question:** If I previously opted out for 2023 and would like to opt out for 2024 as well, do I have to complete a new opt-out form?

Answer: No, if you would like to maintain your current opt-out program status for the upcoming benefit year, you do **NOT** have to do anything. If you would like to defer the incentive payment to your 401K, 457, or Roth accounts, you **MUST** submit the HR-DEFCOMP-075 form **EVERY YEAR** to the MTA BSC.

5) **Question:** What is the deadline to submit the opt-out form?

Answer:

- For those eligible for the Aetna Health Plan, the **opt-out section** on the “*HR-BEN-810K 2024 Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/MTA Bus TSO Local 106 Employees*” must be completed and the form submitted to the MTA BSC by November 15, 2023.
- For those eligible for the NYSHIP Health Plan, the “*HR-BEN-036 Agreement to Decline (Opt-Out) Medical Coverage Non-Represented & Eligible Represented Employees*” **MUST** be submitted to the MTA BSC by December 31, 2023.

6) **Question:** Do I have to provide proof of my alternate medical coverage?

Answer: Yes, you must provide proof of your alternate medical coverage. Additionally, you will be required to provide specific information such as the name of the other insurance carrier. If this information is **NOT** provided, the processing of your request **will** be delayed or denied.

7) **Question:** If I remain in the opt-out program for a full year, when should I anticipate receiving my financial incentive payment?

Answer: Based on your union affiliation, the payment of the lump-sum incentive will be made at the *end* of the opt-out year **or** the *beginning* of the next calendar year following the opt-out year. Please be advised that the payment will be subject to all applicable federal, state, and local taxes and is **NOT** considered pensionable income.

- Active SSSA (**EXCEPT** SSSA Confidential) and MTA Bus TSO Local 106 opt-out program enrollees will receive their lump-sum incentive payment in December 2024.
- Active TSO-OP/QSA, TSO MSII, and SSSA Confidential opt-out program enrollees will receive their lump-sum incentive payment in January 2025.