

2025 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, 2024**.
- 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, 2024**.
- Alternatively, to submit medical and/or dental coverage changes online for the *Aetna Health Plan* **OR** the *NYSHIP Health Plan* (other than to add, change, or remove dependents):
 - Sign on to the My MTA Portal at www.mymta.info
 - On the home page, click the “My Benefits” tile, followed by clicking the “eBenefits – Open Enrollment” tile, and submit your medical enrollment or change request(s)
- To submit changes to your **dependent information** (add a new dependent, make changes to a current dependent’s data, or remove a dependent), you **MUST** use the applicable open enrollment form(s) listed in the answer to question #2 below. These changes can **NOT** be submitted online.

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-849L** Health & Dental Plan Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII Employees
- **HR-BEN-849M** Health & Dental Plan Open Enrollment/Change Form for Active MTA Bus TSO Local 106 Employees
- **HR-BEN-060K** 2025 NYSHIP Open Enrollment/Change Form
- **HR-BEN-849R** Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO L106/Special Inspector (UFLEO) Employees with NYSHIP Health Plan (this form is **only applicable to those enrolled** in the NYSHIP Health Plan)
- **You will also need to submit copies of supporting documentation (if adding a new dependent), as noted in Section 6 of the HR-BEN-849L, the HR-BEN-849M, or the HR-BEN-849R forms (i.e., birth certificate, marriage certificate, etc.) or as detailed in the ‘Required Supporting Documentation’ section of the NYCT NYSHIP open enrollment package available on the dedicated open enrollment site.**

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

Answer

- For those currently enrolled in the Aetna Health Plan and who 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.
- For those currently enrolled in the NYSHIP Health Plan and who 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 ALL supporting documents for the domestic partnership process.**

4) **Question:** Can I enroll my spouse if he/she already has their own MTA-sponsored 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'm a TSO MSII employee currently enrolled in the Aetna Health Plan. Do I have to pay for my health coverage?

Answer: Per the Collective Bargaining Agreement, 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 and/or 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 make changes within my current plan election, 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 employee 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 MSII employees, effective June 27, 2023, your surviving spouse or domestic partner is now entitled to lifetime medical coverage, as long as you, the active MTA employee, have attained at least ten (10) pensionable years of service **and** are enrolled in the Aetna Health Plan *or* the NYSHIP Health Plan at the time of your passing.

- Your surviving spouse or domestic partner **must** also be enrolled in the Aetna or the NYSHIP Health Plan at the time of your death to be eligible for the lifetime medical coverage.
- Per the Collective Bargaining Agreements for active SSSA, TSO Operating & Queens Division, and TSO MSII 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 MSII employees, effective June 27, 2023, a surviving spouse or domestic partner is now entitled to lifetime medical coverage, as long as you, the active MTA employee, have attained at least ten (10) pensionable years of service **and** are enrolled in the Aetna Health Plan *or* the NYSHIP Health Plan at the time of your passing.

- The dependent child(ren) will also continue coverage until the end of the month in which the child(ren) attains the age of 26 if 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 at their own cost.

13) **Question:** I'm currently an 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, you do **NOT** have the option to change to the Aetna Health Plan and you **MUST** remain enrolled in the NYSHIP Health Plan.

14) **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 being liable for paying the Medicare premiums.

15) **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? Will I still receive health benefits through my MTA-sponsored plan?

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 plan will become your secondary coverage.

16) **Question:** I was promoted from TWU/ATU to SSSA in July of 2023 or later and I’m currently enrolled in the Aetna Health Plan. Will I have the option to change to the NYSHIP Health Plan during this year’s open enrollment period?

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

17) **Question:** Is the Aetna High Option Plan with corresponding EmblemHealth Preferred Dental coverage still an available plan for me to select from?

Answer: The Aetna High Option Plan with corresponding EmblemHealth Preferred Dental coverage is no longer available to enroll in. You and your eligible dependents can now join one (1) of the two (2) CIGNA dental plans available – either the CIGNA DPPO or the CIGNA DHMO.

18) **Question:** I’m currently a SSSA employee with less than 5 years of service. I’m enrolled in the Aetna Health Plan. Will I be able to change to the NYSHIP Health Plan once I obtain more than 5 years of service?

Answer: Per the Collective Bargaining Agreement for SSSA, you do **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 currently a SSSA employee enrolled in the Aetna Health Plan 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 during this year’s open enrollment period?

Answer: Per the Collective Bargaining Agreement for SSSA, you do **NOT** have the option to change to the NYSHIP Health Plan and you **MUST** remain enrolled in the Aetna Health Plan.

- Your open enrollment period is October 15th through November 15th. To make changes **within** your Aetna medical and/or CIGNA dental plan(s), you **MUST** submit the “**HR-BEN-849L Health & Dental Plan Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII Employees**” and any required supporting documentation, to the MTA BSC by **November 15, 2024**.

20) **Question:** I was promoted from TWU/ATU to TSO Operating & Queens Division in February of 2023, and I'm currently enrolled in the Aetna Health Plan. Will I have the option to change to the NYSHIP Health Plan during this year's open enrollment period?

Answer: Per the Collective Bargaining Agreement for TSO Operating & Queens Division (TSO-OP/QSA), you do **NOT** have the option to change to the NYSHIP Health Plan and you **MUST** remain enrolled in the Aetna Health Plan.

- Your open enrollment period is October 15th through November 15th. To make changes **within** your Aetna medical and/or CIGNA dental plan(s), you **MUST** submit the "**HR-BEN-849L Health & Dental Plan Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII Employees**" and any required supporting documentation, to the MTA BSC by **November 15, 2024**.

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 during this year's open enrollment period?

Answer: Per the Collective Bargaining Agreement for TSO Operating & Queens Division (TSO-OP/QSA), you do **NOT** have the option to change to the Aetna Health Plan and you **MUST** remain enrolled in the NYSHIP Health Plan.

- Your open enrollment period is November 1st through December 31st. To make changes **within** your NYSHIP medical plan, you **MUST** submit the "**HR-BEN-060K 2025 NYSHIP Open Enrollment/Change Form**" and any required supporting documentation, to the MTA BSC by **December 31, 2024**.
- As a NYSHIP Health Plan enrollee, if you would like to make changes **within** your CIGNA dental plan, your open enrollment period will be November 1st through December 31st and you **MUST** also submit the "**HR-BEN-849R Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO L106/Special Inspector (UFLEO) Employees with NYSHIP Health Plan**" and any required supporting documentation, to the MTA BSC by **December 31, 2024**.

22) **Question:** I was promoted from TWU/ATU to TSO Operating & Queens Division (TSO-OP/QSA) in July of 2023 and I'm currently enrolled in the Aetna Health Plan. Will I have the option to change to the NYSHIP Health Plan during this year's open enrollment period?

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 do **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 MSII) employee enrolled in the Aetna Health Plan. Will I have the option to change to the NYSHIP Health Plan during this year's open enrollment period?

Answer: Per the Collective Bargaining Agreement for TSO MSII, you do **NOT** have the option to change to the NYSHIP Health Plan and you **MUST** remain enrolled in the Aetna Health Plan.

- Your open enrollment period is October 15th through November 15th. To make changes **within** your Aetna medical and/or CIGNA dental plan(s), you **MUST** submit the "**HR-BEN-849L Health & Dental Plan Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII Employees**" and any required supporting documentation, to the MTA BSC by **November 15, 2024**.

24) **Question:** I'm currently a TSO MSII employee enrolled in the NYSHIP Health Plan. Will I have the option to change to the Aetna Health Plan during this year's open enrollment period?

Answer: Per the Collective Bargaining Agreement for TSO MS I, you do **NOT** have the option to change to the Aetna Health Plan and you **MUST** remain enrolled in the NYSHIP Health Plan.

- Your open enrollment period is November 1st through December 31st. To make changes **within** your *NYSHIP medical plan*, you **MUST** submit the "**HR-BEN-060K 2025 NYSHIP Open Enrollment/Change Form**" and any required supporting documentation, to the MTA BSC by **December 31, 2024**.
- As a NYSHIP Health Plan enrollee, if you would like to make changes **within** your *CIGNA dental plan*, your open enrollment period will be November 1st through December 31st and you **MUST** also submit the "**HR-BEN-849R Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO L106/Special Inspector (UFLEO) Employees with NYSHIP Health Plan**" and any required supporting documentation, to the MTA BSC by **December 31, 2024**.

25) **Question:** I was promoted from SSSA to TSO MSII in July of 2023 and I'm currently enrolled in the Aetna Health Plan. Will I have the option to change to the NYSHIP Health Plan during this year's open enrollment period?

Answer: Per the Collective Bargaining Agreement for TSO MSII employees, if you were promoted to TSO MSII on or after June 27, 2023, you do **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 have the option to change into the Aetna Health Plan during this year's open enrollment period?

Answer: Per the Collective Bargaining Agreement for MTA Bus TSO Local 106, you do **NOT** have the option to change to the Aetna Health Plan and you **MUST** remain enrolled in the NYSHIP Health Plan.

- Your open enrollment period is November 1st through December 31st. To make changes **within** your *NYSHIP medical plan*, you **MUST** submit the "**HR-BEN-060K 2025 NYSHIP Open Enrollment/Change Form**" and any required supporting documentation, to the MTA BSC by **December 31, 2024**.
- As a NYSHIP Health Plan enrollee, if you would like to make changes **within** your *CIGNA dental plan*, your open enrollment period will be November 1st through December 31st and you **MUST** also submit the "**HR-BEN-849R Dental Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII/TSO SSII/MTA Bus TSO L106/Special Inspector (UFLEO) Employees with NYSHIP Health Plan**" and any required supporting documentation, to the MTA BSC by **December 31, 2024**.

27) **Question:** I'm currently an MTA Bus TSO Local 106 employee enrolled in the Aetna Health Plan and I'm within the ten (10) year waiting period. Will I have the option to change into the NYSHIP Health Plan during this year's open enrollment period?

Answer: Per the Collective Bargaining Agreement for MTA Bus TSO Local 106, you do **NOT** have the option to change to the NYSHIP Health Plan and you **MUST** remain enrolled in the Aetna Health Plan.

- Your open enrollment period is October 15th through November 15th. To make changes **within** your *Aetna medical and/or CIGNA dental plan(s)*, you **MUST** submit the "**HR-BEN-849M Health & Dental Plan Open Enrollment/Change Form for Active MTA Bus TSO Local 106 Employees**" and any required supporting documentation, to the MTA BSC by **November 15, 2024**.

28) **Question:** Will I still be able to use my current doctor?

Answer:

- If you are looking to use your current doctors for an “in-network” only plan, you will first need to confirm if your physicians are 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 the 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/medical carrier 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 enrolled in the Aetna Health Plan and you would like to utilize non-participating providers, you should enroll in the Aetna CPOS II Basic plan as this plan provides “in-network” and “out-of-network” benefits.
- If enrolled in the NYSHIP Health Plan and you would like to utilize non-participating providers, you should enroll in the Empire Plan as this plan provides “in-network” and “out-of-network” benefits.

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

Answer: Both the NYSHIP Health Plan and the Aetna Health Plan offer coverage for these services, but you should call the respective insurance carrier directly for more detailed information.

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

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

Answer: You will need to contact either NYSHIP or Aetna directly for their respective guidelines on “pre-existing” conditions as it may vary.

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

31) **Question:** Is the Aetna Health Plan and the NYSHIP Health Plan accepted in all states?

Answer:

- The offered Aetna plans all provide for “nationwide” coverage within the United States, 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 under “*Plan Overview*” 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 “*2025 NYSHIP Choices Guide*” which will be available on the My MTA Portal at www.MyMTA.info in November/December.

32) **Question:** Will my current medical premium deduction amount remain the same?

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.

33) **Question:** What are the deductible and/or out-of-network costs 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

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

Answer: Both the NYSHIP Health Plan and the Aetna Health Plan offer coverage for these services, but you **MUST** call the respective insurance carrier directly for more detailed information.

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

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, hospital, and prescription drug coverage for the entire year of 2025?

Answer:

- Active **NYCT SSSA** employees enrolled in the **Aetna Health Plan** *or* the **NYSHIP Health Plan** who participate in the opt-out program will receive \$550 for individual opt-out or \$1,100 for family opt-out. **NO** pro-rated payment is available.
- Active **NYCT TSO Operating & Queens Division, NYCT TSO MSII, and MTA Bus TSO Local 106** employees enrolled in the **Aetna Health Plan** who participate in the opt-out program will receive \$550 for individual opt-out or \$1,100 for family opt-out. **NO** pro-rated payment is available.
- Active **NYCT TSO Operating & Queens Division, NYCT TSO MSII, and MTA Bus TSO Local 106** employees enrolled in the **NYSHIP Health Plan** who participate in the opt-out program 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 2024 and would like to opt out for 2025 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 enrolled in for the **Aetna Health Plan**, as applicable, the opt-out section on the “**HR-BEN-849L Health & Dental Plan Open Enrollment/Change Form for Active NYCT SSSA/TSO Operating & Queens Division/TSO MSII Employees**” **OR** on the “**HR-BEN-849M Health & Dental Plan Open Enrollment/Change Form for Active MTA Bus TSO Local 106 Employees**”, **MUST** be completed, and the form submitted to the MTA BSC by **November 15, 2024**.
- For those enrolled in the **NYSHIP Health Plan**, the “**HR-BEN-036 Agreement to Decline (Opt-Out) Medical Coverage Non-Represented and Eligible Represented Employees**” form **MUST** be completed and submitted to the MTA BSC by **December 31, 2024**.

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, the *beginning* of the next calendar year following the opt-out year, **or** pursuant to the represented employee's collective bargaining agreement. Please be advised that the payment will be subject to all applicable federal, state, and local taxes and is **NOT** considered pensionable income.

- Active **NYCT SSSA** opt-out program enrollees in the *Aetna Health Plan* **or** the *NYSHIP Health Plan*, will receive their lump-sum incentive payment in December 2025.
- Active **NYCT TSO Operating & Queens Division, NYCT TSO MSII, and MTA Bus TSO Local 106** opt-out program enrollees in the *Aetna Health Plan*, will receive their lump-sum incentive payment in December 2025.
- Active **NYCT TSO Operating & Queens Division, NYCT TSO MSII, and MTA Bus TSO Local 106** opt-out program enrollees in the *NYSHIP Health Plan*, will receive their lump-sum incentive payment in January 2026.

8) **Question:** I was newly hired to the MTA in 2024, but I '*waived/declined*' my health plan coverage as a new hire this year. Does this mean I am automatically enrolled in the MTA Medical Opt-Out Program for 2025 and will receive the incentive payment?

Answer: The MTA Medical Opt-Out Program is **NOT** an available option to enroll in as a new hire and you will **NOT** be automatically enrolled in the Opt-Out Program because of your election to '*waive/decline*' health coverage in 2024. You **MUST** actively enroll in the opt-out program to be eligible to receive the incentive payment.

- If you '*waived*' or '*declined*' your MTA-sponsored health plan coverage as a new hire in 2024 and now wish to participate in the Opt-Out Program for 2025, you **MUST** actively submit a request to enroll in opt-out during your respective Open Enrollment period.
- Please see the answer to Question #5 within the '*MTA Medical Opt-Out Program Questions*' section of this document for specific instructions on how to participate in the Opt-Out Program for the 2025 benefit year.