

Health Insurance Information and Instructions

General Information

1. **Coverage begins on the 43rd calendar day of benefited employment if you apply before that date (57th day if you are represented by PEF, NYSCOPBA, or PBA of NYS, or are an M/C employee).** If you don't enroll when first eligible, there will be a waiting period of up to 10 weeks from your application date, unless you document the loss of other coverage within 30 days.
2. You may transfer from one insurance plan to another during the annual **Option Transfer Period** (usually mid-November to mid-December).
3. Please visit <http://albany.edu/hr> for more benefit information.

Actions to take:

1. To Enroll:

- a. Complete #1 through 9 on the **Health Insurance Transaction Form PS-404**.
- b. Check #10-A for individual coverage or 10-B for family coverage. If choosing an HMO, enter the name of the plan. **M/C, PEF and Security employees should also check the boxes for dental and vision. UUP and CSEA employees receive dental/vision benefits through their unions and do not need to check these boxes.**
- c. Check #10-C to elect pre-tax or #10-D to elect post-tax health insurance deductions and initial where indicated. (A **Pre-Tax Contribution Program** fact sheet is in your health insurance folder.)
- d. List your eligible dependents in the Dependent Information section, if electing family coverage. Check A to add each dependent and M, D and V for medical, dental and/or vision coverage. (UUP and CSEA employees can disregard the reference to dental and vision.)
- e. Sign and date page 2 of the form under "Authorization."

2. To Decline:

- a. Complete #1 through 9 on the Health Insurance Transaction Form PS-404.
- b. Check E for decline and M, D and V for medical, dental and/or vision coverage. (UUP and CSEA employees can disregard the reference to dental and vision.)
- c. Sign and date page 2 of the form under "Authorization."

Before coverage begins, you must provide copies of the following documents for you and any eligible dependents you wish to enroll:

- Birth Certificate* (Note: A passport can be accepted in lieu of a birth certificate for all enrollees except dependent children.)
- Social Security card
- For disabled dependent children age 26 and over: approved 451 Statement of Disability**
- Marriage certificate if enrolling a spouse
- Proof of current joint ownership/financial obligation for marriages over one year old (if enrolling a spouse): prior year's tax return, current bank/mortgage statement, or homeowner's policy
- Proof of support of children other than natural, adopted or stepchildren, if applicable**

Note: For domestic partners, additional forms and documentation are required.**

****All supporting documentation must be in English or have an English translation attached.***

*****Contact Human Resources at 518/437-4729 for more details.***