Health Benefits Program Rate Changes and July 2020 Adjustments

I) Health Plan Rates Effective July 2020

Payroll deductions for the basic plans and optional riders for most New York City Health Benefits Program plans changed effective July 2020. These new rates were scheduled to start on the July 16, 2020 paycheck. However, due to a delay in data transmission to the state's payroll system, the new rates took effect one pay date later on July 30, 2020. As a result, the University Benefits Office will be performing arrears adjustments to recover or refund (respectively) the differences between the old rates and new rates for all employees enrolled in the affected plans.

Please also be advised that these rates are subject to change. In the event of a rate change, your payroll deduction may either decrease or increase. You will be notified of any future rate changes.

II) Arears Adjustments & Refunds

If you're enrolled in Aetna, Cigna, Empire EPO, GHI PPO (CBP), GHI HMO, HIP HMO, HIP POS or Metro Plus, adjustment deductions will begin on the August 27, 2020 pay date and continue until the total arrears amount (the difference between the old rate deducted on 07/16/2020, and the new July 2020 rate) is recovered. You may refer to the below chart to determine how many paychecks and which paycheck date(s) you can expect to see these adjustment deductions. Adjustment deductions will be reflected under deduction code BTXADJ at the flat amount listed for each corresponding plan code.

If you are unsure about which health insurance plan you are enrolled in, review the 6-character health insurance deduction code which begins with "BTX" or "ATX" on your July 16, 2020 paycheck stub, and match the last 3 characters with a Plan Code listed below.

July 2020 Rate	PLAN CODE	PLAN NAME	NUMBER OF ADJS	ADJ AMT	ADJ PAY DATE(S)
\$169.80	UF1	Aetna Ind Basic	1	\$41.73	8/27/2020
\$711.32	UF3	Aetna Fam Basic	2	\$66.01	8/27/2020 - 9/10/2020
\$1,014.75	UF6	Aetna Ind Rider	2	\$63.44	8/27/2020 - 9/10/2020
\$3,101.12	UF8	Aetna Fam Rider	4	\$93.20	8/27/2020 - 10/8/2020
\$465.68	AB1	Cigna Ind Basic	2	\$44.65	8/27/2020 - 9/10/2020
\$1,278.67	AB3	Cigna Fam Basic	3	\$86.11	8/27/2020 - 9/24/2020
\$617.86	AB6	Cigna Ind Rider	2	\$52.14	8/27/2020 - 9/10/2020
\$1,708.86	AB8	Cigna Fam Rider	3	\$92.87	8/27/2020 - 9/24/2020
\$493.66	06H	Empire EPO Ind Basic	2	\$49.41	8/27/2020 - 9/10/2020

\$618.51	06J	Empire EPO Ind Rider	2	\$51.84	8/27/2020 - 9/10/2020
\$1,252.31	08H	Empire EPO Fam Basic	4	\$61.91	8/27/2020 - 10/8/2020
\$1,558.38	08J	Empire EPO Fam Rider	3	\$86.52	8/27/2020 - 9/24/2020
\$101.30	0W6	GHI-HMO Ind Basic	1	\$9.33	8/27/2020
\$293.51	0W8	GHI-HMO Ind Rider	1	\$24.51	8/27/2020
\$286.99	0X6	GHI-HMO Ind Rider	1	\$25.99	8/27/2020
\$767.02	0X8	GHI-HMO Fam Rider	2	\$33.51	8/27/2020 - 9/10/2020
\$137.60	021	HIP HMO Ind + Ful	1	\$12.11	8/27/2020
\$337.12	023	HIP HMO Fam + Ful	1	\$29.67	8/27/2020
\$3.94	031	HIP HMO Ind RN	1	\$0.13	8/27/2020
\$9.65	033	HIP HMO Fam RN	1	\$0.31	8/27/2020
\$121.23	043	HIP HMO Fam + Rider	1	\$10.31	8/27/2020
\$106.14	06C	MetroPlus Ind Rid	1	\$1.33	8/27/2020
\$239.36	08C	MetroPlus Fam Rid	1	\$3.02	8/27/2020
\$38.62	0DA	GHI Ind + Ful Rider	1	\$1.03	8/27/2020
\$2.17	0KA	GHI Ind + Enh Reim	1	\$0.05	8/27/2020
\$5.49	0XF	GHI Fam + Enh Reim	1	\$0.14	8/27/2020
\$70.28	ORF	GHI Fam + Ful Rider	1	\$1.92	8/27/2020
\$562.70	06M	HIP POS ind Basic	3	\$24.31	8/27/2020 - 9/24/2020
\$718.43	06N	HIP POS Ind + Rider	2	\$48.84	8/27/2020 - 9/10/2020
\$1,378.63	M80	HIP POS Fam Basic	3	\$59.60	8/27/2020 - 9/24/2020
\$1,760.17	08N	HIP POS Fam + Rider	4	\$59.83	8/27/2020 - 10/8/2020

Refunds for Empire Gated plans will impact the August 27, 2020 paycheck. **The refunds will appear as a regular health insurance deduction less the refund amount.** Therefore, you should not expect to see a negative or separate refund amount on your check stubs.

Example: EB1 plan's rate decreased by \$9.98 (from \$157.07 to \$147.09). If you are enrolled in this plan, your 8/27/20 check stub will reflect one health insurance deduction amount of \$137.11 (instead of the regular \$147.09 deduction and a separate \$9.98 refund).

Deduction Code	Plan	Refund	PAY DATE
BTXEB1	Empire Gated Ind Basic	\$9.98	8/27/2020
BTXEB3	Empire Gated Fam Basic	\$24.24	8/27/2020
BTXEB6	Empire Gated Ind + Rider	\$5.11	8/27/2020
BTXEB8	Empire Gated Fam + RIder	\$12.31	8/27/2020

Please contact the Brooklyn College Benefits Coordinator at DCorbin@brooklyn.cuny.edu for any additional questions or concerns.