

STATE OF NEW YORK

1081

2025-2026 Regular Sessions

IN SENATE

(Prefiled)

January 8, 2025

Introduced by Sen. RAMOS -- read twice and ordered printed, and when printed to be committed to the Committee on Civil Service and Pensions

AN ACT to amend the civil service law, in relation to requiring dental insurance plans to automatically carry over a portion of the enrollee's benefit amount for use in the succeeding year

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Subdivision 2 of section 160 of the civil service law, as
2 amended by chapter 414 of the laws of 1980, is amended to read as
3 follows:

4 2. The president, in [~~his~~] the president's discretion, is hereby
5 empowered to make, amend and rescind, from time to time, regulations
6 establishing a dental insurance plan which shall be a part of the health
7 insurance plan authorized by this article. Such regulations may provide
8 for negotiating unit, employee and employer participation or nonpartic-
9 ipation, employee, dependent and retiree eligibility or noneligibility
10 and such contribution rates as the president may determine even though
11 such regulations establish standards which differ from those applicable
12 by law to other parts of such health insurance plan; provided, however,
13 that such regulations shall require dental insurance plans to automat-
14 ically annually carry over any unused benefit amount of such plan in an
15 amount up to at least twenty-five percent of the enrollee's benefit
16 amount and which shall be added to the enrollee's benefit amount for the
17 succeeding year. The president is hereby authorized and directed to
18 provide in such regulations for participation in the dental insurance
19 plan by retirees; provided, however, that the claims experience for
20 retirees shall be separately rated and premiums established separate
21 from other participants in the plan and provided further that the full
22 costs of participation in such plan, including all administrative costs,
23 shall be borne by such retirees. Considering the dental insurance plan

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[~~-~~] is old law to be omitted.

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1 as a whole, no regulation enacted pursuant to this subdivision shall
2 provide or permit a benefit structure inconsistent with the most effi-
3 cient and economical administration of such plan.
4 § 2. This act shall take effect immediately.