NEW YORK STATE | Department of Civil Service
Employee Benefits Division

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2026 M/C Life Annual Update

IMPORTANT NOTICE

The 2026 annual update for the Management/Confidential Life Insurance Plan (M/C Life) is now underway. This notice outlines changes that may affect your coverage and/or premiums. If you have questions about your enrollment or wish to make changes to your coverage, please contact your health benefits administrator (HBA).

AUTOMATIC CHANGES

The annual update will automatically adjust coverage for the following:

- Enrollees who enter a higher premium age bracket as of September 1
- Enrollees whose age as of September 1 requires a reduction in coverage
- Enrollees insured at a multiple of annual salary whose salary changes affect their coverage amount, including reaching the maximum benefit of $500,000

CHANGES THAT ARE NOT AUTOMATIC

You must contact your agency HBA if:

- You wish to update your beneficiary designation.
- You have spousal coverage and your marriage has ended through divorce or annulment.
- You and your spouse are both enrolled in M/C Life as employees and you are both insuring children. Only one parent may cover the child under the same group life insurance plan.
- Your dependent child has reached age 19 (or age 25 if they are a full-time student).
- You want to update your smoker status.
- You wish to increase or decrease your multiple-of-salary option.
- You are planning to retire and wish to cancel your M/C Life enrollment.

NEW PAYROLL DEDUCTIONS AND COVERAGE AMOUNTS

OSC Payroll	First Paycheck With New Deduction	Effective Date of Changes in Life Insurance Coverage
Administration Current	August 26	September 10
Institution Current	August 20	September 3
Administration Lag	September 9	September 10
Institution Lag	September 3	September 3

For **Participating Employer enrollees**, all changes take effect September 1.

If you believe an error has occurred in your salary-based coverage, report it to your HBA no later than September 30.

REDUCTION IN COVERAGE

Members age 65 and older may experience reductions in coverages. Please refer to your M/C Life book for detailed information on age-based reductions.