



NYSHIP

New York State
Health Insurance Program

Prepared for use by the Department of Civil Service, Employee Benefits Division representatives only.

What is NYSHIP?

New York State Health Insurance Program

- NYS employees and retirees are provided health insurance benefits through NYSHIP
- Separately funded State Authorities, Public Benefit Corporations or Quasi-State Agencies (Participating Employers) can elect to participate
- Local governments (Participating Agencies) can elect to participate

Role of Department of Civil Service Employee Benefits Division (EBD)

- Administers the New York State Health Insurance Program (NYSHIP)
- Functions as your agency Health Benefits Administrator (HBA) when you retire

To Contact EBD

Phone: 518-457-5754 or 1-800-833-4344

Address: NYS Department of Civil Service
Employee Benefits Division
Albany, NY 12239

Fax: 518-485-5590

Web site: www.cs.ny.gov/employee-benefits

This information is in Chapter 10 of your Directions
Pre-Retirement Planning
Self-Help Guide.

HIPAA Privacy Regulations

- Signed release is required before your protected health information (PHI) can be released to anyone other than you (or the person whose PHI is requested).
- EBD has its own form, as do each of the program administrators.

Power of Attorney (POA)

- If you would like someone to act on your behalf, EBD needs a copy of the POA on file.
- EBD also needs an executed copy of the HIPAA form to speak with the POA.

Click on Retirees



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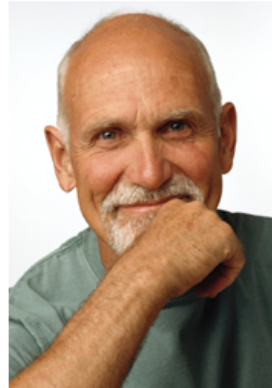


Job Seekers

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Retirees

Health Insurance and other Employee Benefits

[Health Benefits](#) information for retirees of NYS and Local Governments Participating in NYSHIP, [Life Insurance](#), [Long Term Care](#) and [Survivor Benefits](#)

[Retirement Benefits](#)

New York State and Local Government Retirement System information presented by New York State Office of the State Comptroller

[Working After Retirement](#)

Returning to public sector employment after retirement

Quick Reference

[Returning to Work for New York State or Local Government](#)
CSC-1 Application for Pension Waiver Pursuant to Section 211 of the New York State Retirement and Social Security Law.

[CSC-1 PDF](#)

[CSC-1 Word Template](#)

[Returning to Work and Health Benefits](#)

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NYSHIP
New York State
Health Insurance Program

NYSHIP Online



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Retiree (NY) - Empire Plan Change Your Group Search

NYSHIP Online has a new web address. <https://www.cs.ny.gov/employee-benefits>. Please update any bookmarked pages.



- Current Topics
- What's New?
- Health Benefits & Option Transfer
- Other Benefits
- Medicare
- Using Your Benefits
- Forms
- Find a Provider
- Calendar
- MyNYSHIP - Enrollee Self-Service



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Today's Topics

- Eligibility
- Costs
- Sick Leave Credit
- Vestees
- Dental and Vision
- Dependent Survivors
- Medicare



Eligibility for Health Insurance Benefits in Retirement

- You must be enrolled in NYSHIP at the time of your retirement.
- You must be “pension eligible.”
- You must have a minimum of 10 years of service in a position eligible for NYSHIP benefits.

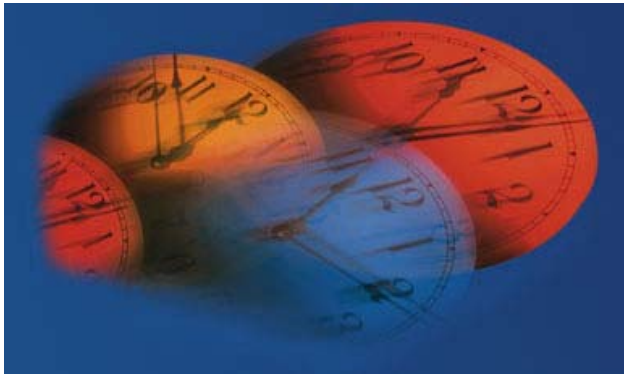
Requirements Are Different for Disability Retirement

- You must be enrolled in NYSHIP at the time of your retirement.
- If your disability retirement is nonwork-related – 10 years of NYSHIP benefits-eligible service is required.
- If your disability retirement is work-related – the service requirement is waived.

Retiree Cost

- The State contributes to the cost of retiree coverage.
- If you earn sick leave credit, you may be able to use the value of your unused sick leave to reduce your health insurance cost in retirement.

Estimate Sick Leave Credit



Hours of
Unused Sick
Leave X



Hourly
Rate of =
Pay



Total Dollar
Value of Sick
Leave

Ask your agency Health Benefits Administrator for details or use the worksheet on the web site at www.cs.ny.gov/employee-benefits

Estimate Sick Leave Credit



Total Dollar
Value of
Sick Leave

÷

Life Expectancy
in Months

=

Your Monthly
Sick Leave
Credit

Ask your agency Health Benefits Administrator for details or
use the worksheet on the web site at
www.cs.ny.gov/employee-benefits

Dual Annuitant Sick Leave Credit Option

- Allows your covered dependents to continue to use your sick leave credit to offset their cost of health insurance if you predecease them.

**Your Sick Leave Credit is reduced
to 70% of its value.**

- If you do not elect this option, it does **NOT** affect your dependent survivor's eligibility for NYSHIP coverage – it **ONLY** affects cost.

Dual Annuitant Sick Leave Credit Option

- You do not need to be enrolled in family coverage at the time of retirement to choose Dual Annuitant Sick Leave Credit Option.
- You must submit a completed, signed election form **BEFORE** you leave the payroll.
- This is a **ONE-TIME** irrevocable decision.

Once you establish eligibility, you may:

- Retire with your benefits in place
OR
- Defer the start of your benefits as a retiree for an indefinite time period



Deferred Health Insurance at Retirement

If you choose to defer your health insurance, the value of your Sick Leave Credit may be higher when you reinstate your benefits.

- You **MUST** be enrolled in NYSHIP and establish eligibility for retiree coverage.
- You **MUST** prove enrollment in other coverage.
- You **MUST** elect to defer before you leave the payroll.

“Dear Retiree” Letter

- Your NYSHIP Option
- Your Monthly Cost
- Your Sick Leave Credit
- Medicare Information



How will I make my payments?

- ERS/TRS – Pension Check Deduction
 - Pension check deductions may take several months to begin.
 - You may be billed by the Department of Civil Service and must pay until deductions begin.
- Direct payments to NYSHIP

Eligibility for Health Insurance Benefits as a Vestee

- You must be enrolled in NYSHIP at the time you leave State service.
- You must have a minimum of 10 years of service in a position eligible for NYSHIP benefits.

Maintaining Vestee Coverage

- If you wish to have health benefits when you become pension eligible, you must be continuously enrolled in NYSHIP coverage until you become pension eligible (usually age 55).
- If you leave State service and are not eligible to retire, either when you leave the payroll or from preferred list status, you forfeit your sick leave credit.

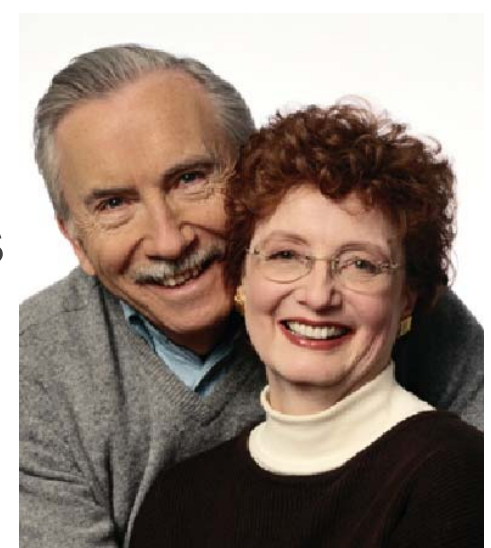
Vestee Premium Costs

You may continue coverage in NYSHIP by:

- Paying the full cost (of coverage) until pension eligible
OR
- Continuing NYSHIP enrollment as a dependent (less expensive)
OR
- Continuing coverage through employment with a Participating Agency or Participating Employer

Dental and Vision Benefits

- Some State employees receive these benefits under NYSHIP and others through a union Employee Benefit Fund.
- Under NYSHIP, these benefits end 28 days after the last day of the payroll period in which you worked.
- If you want to continue these benefits after retirement, you pay the full cost.



Post-Retirement Benefits Available

Dental

- COBRA (up to 36 months)
 - Union Employee Benefit Fund or
 - State Program
- OR
- GHI Retirement Plan

Vision

- COBRA (up to 36 months)
 - Union Employee Benefit Fund or
 - State Program

Dental and Vision Rates (under COBRA, 2015)

Dental	Vision
Individual: \$ 28.93	Individual: \$ 3.53
Family: \$ 75.58	Family: \$ 9.30

These rates do not apply to dental and vision coverage under Union Benefit Funds. Check with the appropriate fund for rate information.

Also, the vision rates do not apply to certain groups of Council 82, NYSCOPBA and APSU retirees.

COBRA rates are based on the full share rate plus a 2% administrative fee.

Eligible Dependents

- Spouse, including a legally separated spouse (not a divorced spouse)

OR

- Domestic Partner
(requires proper documentation)



Eligible Dependents

- Children under the age of 26, regardless of marital or student status
 - Natural children
 - Legally adopted children, including children in a waiting period prior to finalization of adoption
 - Stepchildren or children of a Domestic Partner
 - “Other” dependent children (requires proper documentation)

Eligible Dependents

- “Adult” children between the ages of 19 and 26
 - “Other” dependent children must have been certified and covered at age 19
 - Reduce “adult” child’s age for benefit purposes by up to 4 years for each month of active military service between age 19 and 25. Full-time student status required from age 26 through age 29.
- Children over age 26 with a disability (requires approved Form PS-451)

Eligible Dependents

- Dental and vision coverage requires full-time student status from age 19 to age 25
- Dental and vision coverage as a dependent ends at age 25 unless approved as a disabled dependent

Young Adult Option

NYS Insurance Law allows unmarried young adults up to age 30 to purchase coverage through a parent's NYSHIP group health insurance plan.

- Dependent will have a separate enrollment record
- Cost will be 100% of premium
- Young adult must be a child, adopted child, stepchild, or child of domestic partner, of a NYSHIP enrollee
- Dependent cannot be eligible for his/her own employer's health plan

What if I predecease my dependents?

- 3-month extended benefits period for all covered dependents
- Coverage usually continues under the same ID during the 3-month extension (HMO enrollees: check with your HMO)
- Coverage during the 3-month extension is provided at no cost to the dependent(s)

Coverage After the 3-month Extension

As a retiree, your dependents are eligible to continue NYSHIP coverage as dependent survivors if:

- They are covered on your family coverage at the time of your death, OR
you deferred your health insurance coverage and had family coverage in effect at the time of deferral
AND
- You had 10 years of benefits-eligible service.

To Initiate Dependent Survivor Coverage

- Dependent must notify Retirement System of death
OR
- Dependent provides EBD with copy of death certificate
- EBD sends survivor(s) information about continuing coverage

What is the cost?

- For most dependent survivors:
 - Dependent survivor pays 10% of the cost of individual coverage
 - If dependent survivor maintains family coverage, he/she pays 10% of the cost of individual coverage plus 25% of the cost of dependent coverage
- If selected by the retiree, Dual Annuitant Sick Leave Credit offsets the cost of dependent survivor's coverage.

Dependent Survivor Coverage

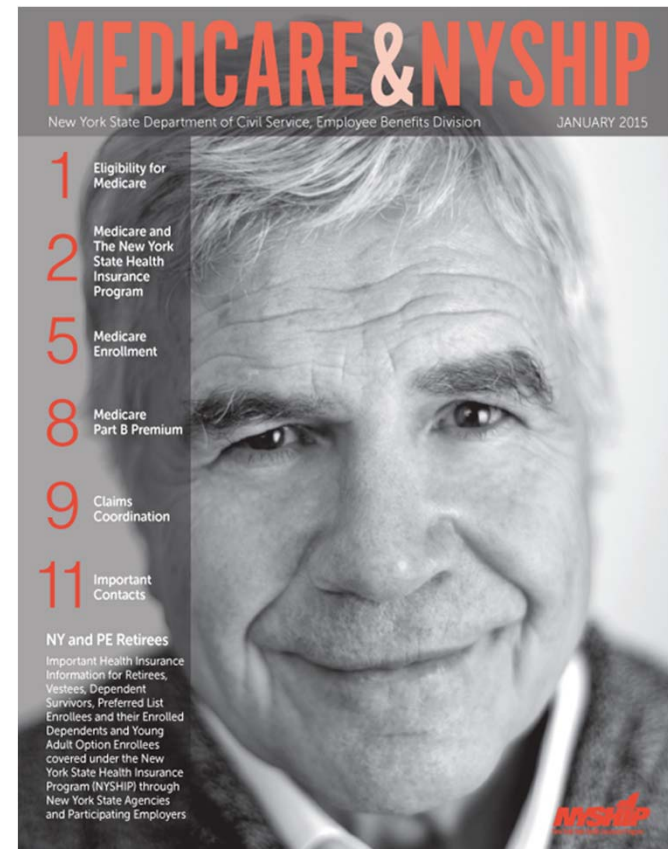
- Permanently ends if your dependent survivor:
 - Does not elect to continue coverage
 - Remarries or repartners
 - Cancels coverage
 - Fails to make premium payments
 - Ages out or otherwise loses eligibility as a dependent
- Eligibility rules for children are the same as when they are enrolled under your coverage, but generally only children enrolled at the time of your death are eligible.

Medicare

- **What is it?**
- The federal health insurance benefits program administered by the Centers for Medicare & Medicaid Services (CMS).

When Does Medicare Eligibility Begin?

- At age 65
- After two years of SSDI eligibility
- When diagnosed with end-stage renal disease
- When enrolled in SSDI due to amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)



Different Parts of Medicare

- Part A provides inpatient hospital coverage, skilled nursing facility and hospice care. It is free if you meet the Social Security work requirements.
- Part B provides outpatient hospital and medical coverage. There is an enrollee premium for Part B.

Different Parts of Medicare

- Medicare Advantage Plans (Part C)
 - Your Medicare coverage is combined with the HMO
 - You must live or work in the approved service area
 - Coverage outside the provider network or service area must be preauthorized by the HMO
 - You have no standalone Medicare coverage
- Part D provides prescription drug coverage

Medicare and NYSHIP

- NYSHIP requires you to be enrolled in Medicare Parts A and B when Medicare is primary.
- When Medicare is primary, you are reimbursed the cost of the standard Medicare Part B premium.

When is Medicare Primary to NYSHIP?

Still Working?

- For enrollees or dependents with ESRD who are no longer in the 30-month coordination period
- For your covered domestic partner who turns 65

Finally Retired!

- For you (if Medicare eligible)
- For your Medicare-eligible dependents

Medicare and NYSHIP

- Enrollee is reimbursed for the standard monthly Part B premium for each Medicare-primary person covered under the contract.
- In 2015, the standard Part B premium is \$104.90 for Medicare Part B.

Enrolling in Medicare

- It is **YOUR** responsibility to enroll in Medicare Parts A and B when first eligible for primary Medicare coverage.
- Contact Social Security:
 - At least 3 months prior to retiring, when you or your dependent will be age 65 or over or eligible due to disability at the time of your retirement.
 - At least 3 months prior to attaining Medicare eligibility due to age or disability after you retire.

We will update your enrollment record with your health plan.

Medicare and Your NYSHIP Benefits

- When you or your dependents become Medicare eligible prior to age 65, notify the Employee Benefits Division.
- Let us know, so we can update your information with your program administrators. We need:
 - A copy of your Medicare ID card
 - Your physical street address, if you only have a PO Box on file with us

Note: We will still mail correspondence to your PO Box, but CMS requires that a physical address be maintained.

The Empire Plan and Medicare

- Most claims submitted to Medicare first are then automatically sent to The Empire Plan for additional consideration.
- Most enrollees and dependents are automatically enrolled in crossover with UnitedHealthcare.

NYSHIP HMOs and Medicare

- A few NYSHIP HMOs coordinate benefits with Original Medicare, Parts A and B.
- Most NYSHIP HMOs provide Medicare Advantage Plans for enrollees and/or dependents with Medicare as primary coverage.
 - Under these plans, you receive both your Medicare and NYSHIP benefits from that plan.
 - Care received outside of the HMO is only covered to the extent the HMO allows.

Your Prescription Drug Benefit

- Most NYSHIP enrollees and their dependents have prescription drug coverage as part of their health insurance coverage.
- Prescription coverage continues even when Medicare becomes the primary coverage. For most of you, this will mean enrollment in a Medicare Part D plan.
- All NYSHIP prescription drug coverage pays on average as much or more than Medicare's standard Part D Plan. This is called creditable coverage.

Your Prescription Drug Benefit and Medicare Part D

- Enrollees in **traditional** HMOs do not have a Medicare Part D plan with their NYSHIP coverage.
- The Empire Plan and NYSHIP Medicare Advantage HMOs provide prescription drug coverage through a Medicare Part D plan.

Empire Plan Medicare Rx

- REQUIRED for Medicare-primary enrollees and dependents enrolled in The Empire Plan
- EBD will automatically begin the enrollment process for Medicare-primary enrollees and dependents into Empire Plan Medicare Rx.
- To ensure a smooth transition, make sure you:
 - Send us a copy of your/your dependent's Medicare card.
 - Send us your physical street address if we have a Post Office Box mailing address on file.
 - Let us know if Social Security has a different name or date of birth than NYSHIP for you or your dependents..

Medicare Recap

- Enroll when first eligible for Parts A and B
 - Ensures claims are paid correctly.
 - Assists enrollment in Empire Plan Medicare Rx or NYSHIP Advantage HMO.
- If you enroll in a Medicare product outside NYSHIP, this will cancel your NYSHIP (Empire Plan and Medicare Advantage Plans) benefits for you and any covered dependents.
- Call the Employee Benefits Division before you become eligible if you have any questions.

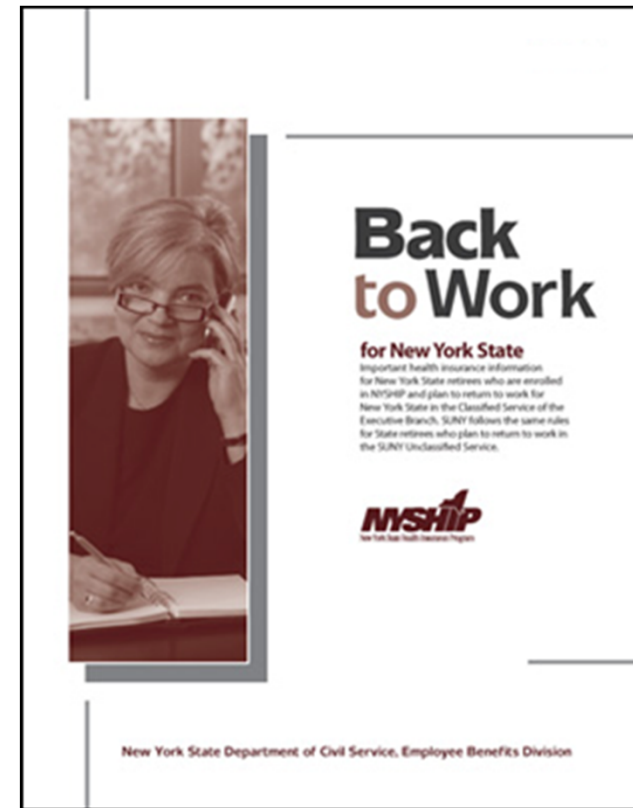
If You Return to State Service

In a benefits-eligible position, you may choose to:

- Continue with retiree benefits or
- Return to active benefits

If Medicare eligible:

- NYSHIP usually becomes primary
- Medicare Part B reimbursement ends



Back to Work
for New York State

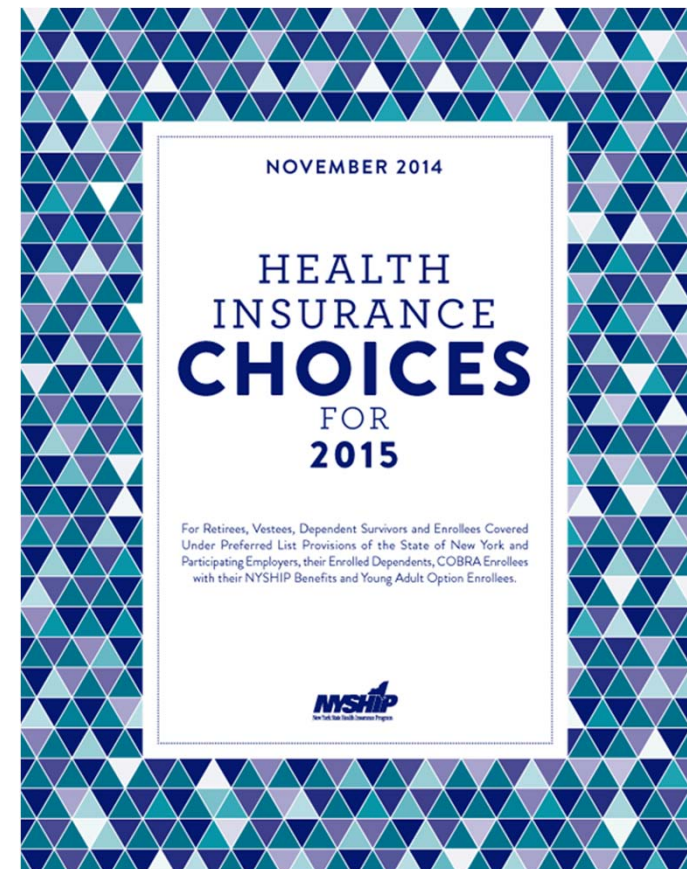
Important health insurance information for New York State retirees who are enrolled in NYSHIP and plan to return to work for New York State in the Classified Service of the Executive Branch. SUNY follows the same rules for State retirees who plan to return to work in the SUNY Unclassified Service.

NYSHIP
New York State Health Insurance Program

New York State Department of Civil Service, Employee Benefits Division

Option Changes

- Option transfer is permitted one time per 12-month period.
- You will receive notification of rate changes prior to the end of the plan year.
- Benefits information is available on the Department of Civil Service web site at www.cs.ny.gov.



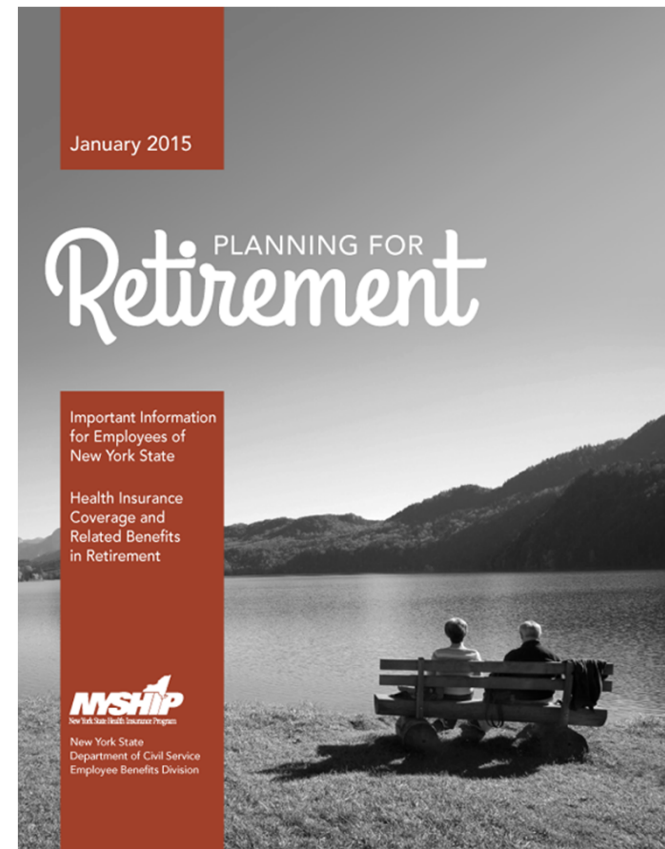
On the Road

- Travel
 - “Snowbirds”
 - Living outside the U.S.
- Moving and Impact on Benefits
 - The Empire Plan
 - NYSHIP HMO: check with your HMO
 - Medicare: check with Social Security



Planning for Retirement Video

See your agency Health Benefits Administrator for a DVD copy and companion booklet.



For Other Benefit Information

- M/C Life Insurance Program
See your Personnel Office
- Long Term Care
NYPERL
MedAmerica's NYPERL Customer Service
1-866-474-5824
www.NYPERL.net
- Union Sponsored Plans
Contact Plan Sponsor

After You Retire

- EBD becomes your personnel office.
- All enrollment changes must be requested **in writing** and signed by the enrollee.
 - Address changes
 - Dependent changes
 - Option changes



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