



Department of Civil Service

ANDREW M. CUOMO
Governor

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Commissioner

To Protect Your Benefits You Must Enroll in Medicare Parts A and B

According to the New York State Health Insurance Program (NYSHIP) enrollment records, you will soon reach age 65 and your enrollment status is one of the following:

- a) Retired employee or dependent of retired enrollee
- b) Dependent survivor
- c) Dependent of a former employee in Vestee status
- d) Covered under Preferred List Provisions or dependent of Preferred List enrollee
- e) Domestic partner* of an active enrollee

If this is not correct, please write to the State of New York Department of Civil Service, Employee Benefits Division, Albany, NY 12239 immediately and provide all information necessary for us to correct your record.

We are sending you this letter for two reasons; first, to remind you that you must be enrolled in Medicare Parts A and B; and second, to notify you that your reimbursement of the standard premium for the cost of Part B will begin automatically. See page 2 for additional reimbursement information.

You must have Medicare Part A and B in effect on the first day of the month in which you reach age 65.** Or, if your birthday falls on the first of a month, you must have your Medicare coverage in effect on the first day of the month before you turn age 65. To maintain full NYSHIP benefits, you must enroll in Medicare Parts A and B even if you also have coverage through another employer's group plan. If you have not received information from the Social Security Administration (SSA), about your enrollment in Medicare, contact the SSA at 1-800-772-1213 at least three months before your 65th birthday. Do not delay signing up, because it may take several months for Part B to become effective. If you are not enrolled in Medicare Part A and Part B, your benefits will be drastically reduced.

Do not decline enrollment in Medicare Part B. Under New York State law governing NYSHIP, the HMOs and Empire Plan carriers do not pay for any medical expenses that would have been paid by Medicare *whether or not* you are actually enrolled in Medicare. If you fail to enroll in Medicare or are in a waiting period for Medicare to go into effect, *you* will be responsible for Medicare's share of your bills.

If you are Medicare primary and enrolled in The Empire Plan, you will automatically be enrolled in Empire Plan Medicare Rx (PDP), a Medicare Part D prescription drug plan.

Most NYSHIP HMOs automatically enroll you in their Medicare Advantage plan when you become Medicare primary. Only these NYSHIP HMOs (HMO Blue, Options 072 and 160, HIP, Options 220 and 350, and MVP North, Option 360), coordinate your coverage with Medicare. Medicare Advantage Plans include Medicare Parts A, B and D coverage.

When Medicare becomes primary (pays first) to NYSHIP at 65, the enrollee will automatically be reimbursed for the standard cost of Medicare Part B for themselves and any Medicare-eligible covered dependent. There is usually no cost for Part A. Premium costs may be found on the Medicare web site (www.medicare.gov) or you may call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week for assistance. TTY users please call 1-877-486-2048. *Costs may change yearly.*

For enrollees who pay for NYSHIP coverage by pension deduction, reimbursement for the enrollee and/or dependent is added to the enrollee's monthly State pension check. For enrollees who make direct payments to the Employee Benefits Division for NYSHIP coverage, the standard Medicare reimbursement is applied as a credit on monthly premium statements. If your Medicare credit exceeds the premium due, the balance will be refunded to you quarterly.

Information for a Rehired Retiree or a Dependent of a Rehired Retiree

If a New York State retiree returns to work with New York State in a benefits-eligible position, NYSHIP remains primary for the retiree, and in most cases for covered dependents, regardless of age (except for domestic partners who are age 65, or older, or enrollees eligible for Medicare due to end-stage renal disease). You may postpone enrolling in Medicare Part B until leaving the payroll. Be sure Medicare Part A and Part B are in effect for you or your Medicare-eligible dependents, at the point you are no longer covered as an active employee. **Read this letter carefully. To avoid claims problems, be sure to notify your current agency Health Benefits Administrator that you are a rehired NYS retiree.**

The enclosed flyer answers many frequently asked questions. Please read it carefully. If you still have questions, call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344.

We want your birthday to be a happy one, with full health protection.

*Domestic partner: Medicare is primary at age 65 regardless of the employment status of enrollee.

**The rules regarding primary Medicare eligibility due to end-stage renal disease (ESRD) are unique. If you or your dependent is Medicare-eligible due to ESRD, you should check with the Employee Benefits Division regarding Medicare primacy.

Enclosures:

NY/PE Notice of Creditable Coverage 10/2014
2013 Medicare & NYSHIP for NY/PEs

NY/PE 65th Birthday 3/2015 NF0504