



Department of Civil Service

ANDREW M. CUOMO
Governor

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 are enrolled in The Empire Plan through a NYSHIP Participating Agency and you will soon reach age 65. 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 Health Benefits Administrator at your former Participating Agency immediately and provide all information necessary for your agency to correct your NYSHIP 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 former agency may begin reimbursing you for the standard cost of your Medicare Part B premium and reduce your Empire Plan premium effective the month you are first eligible for primary Medicare coverage.

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 Empire Plan benefits, you must be enrolled in Medicare Parts A and B even if you also have coverage through another employer's group plan. If you have not received information about enrollment in Medicare from Social Security, contact the Social Security Administration at 1-800-772-1213 at least three months before your 65th birthday. TTY users should call 1-800-325-0778. 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 NYSHIP, The 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.

When Medicare becomes primary (pays first) to NYSHIP at 65, your Participating Agency will reimburse you for the standard Medicare Part B premium. 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.*

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

If a retiree has returned to work in a benefit-eligible position with the same Participating Agency from which he or she retired, the NYSHIP Empire Plan remains primary for the retiree regardless of age, 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 retiree.

Note: If you are a rehired retiree and NOT employed in a benefits-eligible position, and have not yet enrolled in Medicare Part B, please contact the Social Security Administration immediately and apply for enrollment in Medicare. You must be enrolled in Medicare Part A and Medicare Part B.

The enclosed flyer answers many frequently asked questions. Please read it carefully. If you still have questions, please call your former agency.

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:

PA Notice of Creditable Coverage 09/15

Medicare & NYSHIP's Empire Plan for Participating Agencies