



COBRA ENROLLEES AND MEDICARE ELIGIBILITY AT AGE 65

When you turn 65 and are not enrolled in Medicare, your NYSHIP COBRA coverage will end.

According to the New York State Health Insurance Program (NYSHIP) enrollment records, you are enrolled in NYSHIP under COBRA, you will soon reach age 65 and you did not have Medicare coverage in effect prior to electing COBRA. **Therefore, in accordance with COBRA law and regulation, we will automatically terminate your NYSHIP COBRA coverage effective on the date you are first eligible for Medicare coverage.**

Your eligibility date for Medicare Parts A and B coverage is the first day of the month in which you reach age 65. Or, if your birthday falls on the first of a month, it is the first day of the month **before** you turn age 65.

To ensure that you have Medicare Parts A and B in effect when you are first eligible, contact Social Security at 1-800-772-1213.

If your coverage under Medicare Parts A and B will not be effective on your first date of eligibility, you may continue your NYSHIP COBRA coverage. See below for more information.

Your covered dependents may continue COBRA coverage.

If you have family coverage, your enrolled dependents will not lose eligibility for NYSHIP COBRA coverage because of your eligibility for Medicare. Dependents covered under your NYSHIP COBRA contract who are not yet eligible for Medicare may continue in NYSHIP under COBRA. Covered dependents may continue COBRA coverage for the balance of 36 months from their original COBRA-qualifying event or until they become covered under Medicare, whichever is first. (If an enrollee on your COBRA contract was already covered under Medicare at the time COBRA enrollment was elected, that individual may continue in NYSHIP under COBRA until the COBRA continuation period runs out. That individual will continue to be reimbursed for the base cost of the Medicare Part B premium.)

We will continue to bill your dependent(s) for the cost of NYSHIP COBRA coverage. To maintain coverage, payments must be received by the due date. If your dependent's COBRA coverage is cancelled for non-payment or late payment, the cancellation will be permanent; coverage may not be reinstated.

If you do not have Medicare Part A and B coverage at age 65.

If you do not enroll for Medicare Parts A and B, if you opt out of either Medicare Part A or Medicare Part B or if you have a waiting period for Medicare to go into effect because you did not enroll on time, you may keep your NYSHIP COBRA coverage until your COBRA continuation period runs out or until you become covered under Medicare Parts A and B, whichever comes first. However, *you* will be responsible for expenses that would have been paid by Medicare if it were in effect. **Under New York State law governing NYSHIP, neither The Empire Plan nor NYSHIP HMOs pay for any medical expenses that would have been paid by Medicare *whether or not* you are actually enrolled in Medicare. This means that your benefits may be substantially reduced.**

If you do not have Medicare coverage at age 65 and keep your NYSHIP COBRA coverage, you automatically will be reimbursed for the base cost of the Medicare Part B premium when Medicare becomes primary to NYSHIP at age 65.

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.*

To avoid the automatic termination of your NYSHIP coverage under COBRA at age 65, you must notify the Employee Benefits Division (EBD) if you decide to keep your NYSHIP coverage and delay enrolling in Medicare. You can call EBD at 518-457-7577 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands), or write to the New York State Department of Civil Service, Employee Benefits Division, Albany, NY 12239.

Do not wait until your birthday to decide to act. It is very important that you decide *soon* whether to join Medicare or to keep your NYSHIP COBRA coverage at a significantly reduced benefit level.

If you have any questions, please call the Employee Benefits Division.