

Retirement

SEPTEMBER 2005

# **Health Insurance Coverage and Related Benefits**

Important Information for Employees of the State of New York

Health Insurance
Eligibility2-5
Paying for
Health Insurance6-7
Sick Leave Credit8-12
Dual Annuitant
Sick Leave Credit11-12
Deferring Your
Health Insurance13
Choosing Your Health Plan
in Retirement14-15
Understanding
Your NYSHIP Options14
NYSHIP Health Maintenance
Organizations (HMOs)14
Canceling
NYSHIP Coverage15
=

NYSHIP and Medicare	16-19
Other Benefits	20-21
A Web Site for You	22-23
Your Next Steps	24-25
After You Retire	26-27
Important Terms	
to Know	28-29
Contact Information	30-31



State of New York Department of Civil Service Employee Benefits Division



# Eligibility

Retirement means different things to different people – traveling, a winter home, even pursuing a new career. Whatever you have planned and wherever you go in your retirement, your health insurance will be a key concern.

As an active employee, the New York State Health Insurance Program (NYSHIP) provides your health insurance coverage through The Empire Plan or a NYSHIP-approved Health Maintenance Organization (HMO). NYSHIP protects over 1.1 million State and local government employees, retirees and their families.

As a retiree, you may still have NYSHIP's comprehensive coverage for yourself and your family, but there are things you should know about your coverage and steps you must take before you retire.

This booklet explains your health insurance benefits in retirement and answers your questions about:

- Eligibility requirements for continuing coverage
- How sick leave credit helps pay for health insurance
- Dual annuitant sick leave credit
- · Dependent survivor coverage
- Medicare reimbursement
- Deferred coverage
- Returning to work and/or continued employment

Your agency Health Benefits Administrator (HBA) can answer your questions and explain your benefits. Your HBA, usually located in your agency's human resources office, is your source for benefit information as an active employee. When you retire, the New York State Department of Civil Service Employee Benefits Division becomes your HBA.

Can I continue health insurance when I retire? Yes, if you meet all of the eligibility requirements.

### What are the eligibility requirements to continue health insurance after I retire?

There are three criteria that you must meet to continue health insurance when you retire:

- Service
- Eligibility for a pension from a New York State publicly administered retirement system
- Enrollment in NYSHIP

First, you must have completed a minimum service requirement, determined by the date on which you last entered State service.

If you were last hired before April 1, 1975, you must have had at least five years of State service or at least five years of combined service with the State and one or more Participating Employers (such as the Thruway Authority) or Participating Agencies (such as a town or school district).

#### If you were last hired on or after April 1, 1975, you must have had at least 10 years of State service,

or at least 10 years combined service with the State and one or more Participating Employers or Participating Agencies.

Periods of less-than-full-time employment will be considered as full-time if you were eligible for health insurance, but periods of employment in which you did not meet the eligibility requirements will not be counted. Periods when you were paying both the employer share and the employee share of the NYSHIP premium while on Leave Without Pay do not count toward the minimum service requirement.

You may also be able to count previous benefitseligible service with an employer or agency if such employer participated in NYSHIP during your period of employment. Advise your agency Health Benefits Administrator prior to your retirement if you believe you have such additional service and need it to meet the service requirement. You will be required to provide documentation of this service to the Employee Benefits Division at the time your eligibility for retiree coverage is being certified.

**Second**, you must qualify for retirement as a member of a retirement system administered by New York State such as the New York State and Local Employees' Retirement System, the New York State Teachers' Retirement System, or the New York State and Local Police and Fire Retirement System, or any of New York State's political subdivisions.

If you are not a member of a publicly administered retirement system or you are enrolled in an optional retirement program such as TIAA-CREF, you must satisfy **one** of the following:

- Meet the age requirement for pension eligibility in the New York State and Local Employees' Retirement System retirement tier in effect when you last entered service, or
- Be qualified to receive Social Security disability payments.

Third, you must be enrolled in NYSHIP or be a covered dependent of someone enrolled in NYSHIP when you retire. For example, if you were on leave and canceled your coverage, and then retired, you may not be eligible for health insurance as a retiree. If you have continued coverage as a vestee, or while covered under Preferred List provisions, you are eligible for health insurance as a retiree.

If you are enrolled in NYSHIP as a dependent, ask your agency Health Benefits Administrator about sick leave, including dual annuitant and other provisions that affect you.

# I am eligible to retire but don't want to start collecting my pension. Can I still have health insurance coverage?

If you are eligible to retire and delay collecting your State pension, you may continue your NYSHIP coverage under retiree provisions if you meet the eligibility requirements listed. Ask your agency Health Benefits Administrator about constructive retirement. With this option you will pay the health insurance premium (if any) directly to the Employee Benefits Division. You may also use any unused sick leave credit to offset the cost of your health insurance. See pages 8 to 12.

# Can I end my employment before retirement age? Will I still be eligible to continue NYSHIP coverage as a vestee?

If your employment with the State ends before you reach retirement age and you vest (that is, secure rights to) your State pension, contact your agency Health Benefits Administrator before your last day of work to see if you are eligible to continue health insurance coverage as a vestee.

You must have the required benefits-eligible service (see page 2) and be enrolled in NYSHIP either as an enrollee or dependent when you leave the payroll.

If you are eligible to continue coverage as a vestee but do not, or if you fail to make the required premium payments as a vestee, coverage for you and your dependents will be terminated permanently. You may not reenroll as a vestee at a later date, and you lose eligibility for coverage as a retiree.

As a vestee, you must pay both the State and employee shares of the premium. You will be billed monthly.



# Health Insurance Eligibility

**Note:** To be eligible for coverage as a retiree, you must maintain continuous coverage from the time you leave the payroll until you are eligible to retire. If your spouse or domestic partner is eligible for NYSHIP coverage in his or her own right, you may be able to continue coverage as a dependent of your spouse or domestic partner. This is a less expensive alternative to full-share vestee coverage.

# I am retiring on a disability. How does this affect my eligibility for NYSHIP?

The pension system age requirement for continuing coverage is waived if you receive a disability retirement from a New York State publicly administered retirement system.

For a disability retirement that is not work-related (ordinary disability), you must meet the minimum service requirement. For a disability retirement resulting from a work-related illness or injury, the minimum service requirement is waived. In either case, you must be enrolled in NYSHIP when you retire.

If you are not a member of a New York State publicly administered retirement system, contact the Employee Benefits Division regarding your eligibility to continue coverage.

To maintain NYSHIP eligibility, you must continue your health insurance coverage while you wait for the decision on your disability retirement. If you do not continue coverage, or if you fail to make the required payments, coverage may end permanently. If you have not continued your coverage and a retroactive retirement is granted, call the Employee Benefits Division right away to ask about reinstating coverage. You must apply in writing to the Employee Benefits Division within one year of the date on the letter from your retirement system announcing the decision to grant your disability retirement. If you do not apply in writing within one year, the Division may not reinstate your coverage.

## Will my dependent survivors be eligible for health insurance under NYSHIP when I die?

If you had the required benefits-eligible service (see page 2), NYSHIP protects your enrolled dependent survivors in the event of your death in retirement. To begin the process, your dependent survivors must send a copy of the death certificate to the New York State and Local Employees' Retirement System or New York State Teachers' Retirement System. If you were not a member of a retirement system administered by New York State or you chose not to pay your premium by pension deduction, send a copy of the death certificate to the Employee Benefits Division.

**Note:** Choosing the dual annuitant sick leave credit is not a requirement for dependent survivor coverage. See pages 11 and 12.

Dependent survivor coverage is explained in your NYSHIP General Information Book. Make sure your family knows they should call the Employee Benefits Division for information about dependent survivor coverage if you die in retirement.

### After I retire, how does my dependent survivor continue NYSHIP coverage when I die?

Your dependent survivor must notify the New York State and Local Employees' Retirement System and the Employee Benefits Division of your death. The Employee Benefits Division will then send information about continuing coverage to your dependent survivor. If your dependent survivor is eligible to continue coverage, an application will be included, which needs to be completed and returned to the Employee Benefits Division as soon as possible.

If you die while you are retired, your enrolled dependents will have extended health insurance coverage for three months beyond the month in which you die. These three months of coverage will be provided at no cost.

If you choose the dual annuitant sick leave credit option when you retire and you die before your dependents, that credit would continue to reduce their premium cost. See page 11.

**Note:** If your dependent survivor remarries, he or she is no longer eligible for NYSHIP health insurance coverage. This also applies if your domestic partner dependent survivor acquires another partner.

# If I have NYSHIP coverage as a dependent through my spouse/domestic partner, am I eligible for my own coverage as a retiree?

If you have NYSHIP coverage as a dependent through your spouse/domestic partner and otherwise meet eligibility requirements for coverage as a retiree, you may establish coverage as a retiree in your own right at any time. You may use your own sick leave credit with proper documentation. Before you retire, ask your agency Health Benefits Administrator for a copy of Form PS-410, Statement of State Service and Sick Leave Credit Preservation.

Notify the Employee Benefits Division in writing if a pending divorce or other change means you will need to reactivate your NYSHIP coverage in your own name. Attach a copy of Form PS-410.

State of New York Department of Civil Se The State Campu	rvice	MPLOYEE BE		DIVISION	
Albany, NY 1223		I VICE SICK LE		edit Preservation	
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You must send a copy of this own name to the Employee number and list all depender	Benefits Division. In yo	our letter, be s	ure to g	ive you be New Ver	
Please Print Retiree's Name:	,			Security Number:	1
Sick Leave Credit: (Hours)	X Hourly Rate	e of Pay \$	Total :		
(Nearest Tenth)	(Nearest Cent)			arest Cent) ric Code:	
Negotiating Unit at Retirement:			Nume	ic Code:	
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# **Health Insurance**

As an active employee, your share of the health insurance premium is deducted from your paycheck. When you retire, you pay through deductions from your monthly retirement check or you make monthly payments directly to the Employee Benefits Division.

Your agency Health Benefits Administrator can answer your questions and help you determine the costs of your health insurance options in retirement.

# What portion of the cost of health insurance will I pay as a retiree?

The amount you must contribute toward the cost of your health insurance coverage as a retiree is the same as what you pay as an employee. However, payment as a retiree is spread over 12 monthly payments rather than 26 biweekly payments. You may be able to use sick leave credit to reduce your cost. See pages 8 to 12.

Although health insurance premiums generally increase annually, your sick leave credit will be a fixed amount. You will pay any balance due.

### How will I pay for my health insurance as a retiree?

When you retire, you will pay your share of the health insurance premium through deductions from your monthly retirement check or by making monthly payments directly to the Employee Benefits Division. It may take several months for the Employee Benefits Division to receive the

retirement number assigned to you by the Retirement System, and begin taking monthly health insurance deductions from your pension.

Meanwhile, if you owe anything, each month you will be billed directly for your share of the premium. There may be a lag of several months before deductions begin. You must pay the monthly bills or risk having your health insurance canceled for nonpayment.

# How will my sick leave credit help pay my monthly share of the health insurance cost?

If you are eligible for a sick leave credit when you retire, your agency will report your hourly rate of pay and unused sick leave hours to the Employee Benefits Division. The Division will calculate the monthly value of your sick leave.

The result is a lifetime monthly credit used to reduce your share of the monthly health insurance premium for as long as you remain enrolled in NYSHIP.

Remember: Premium rates are recalculated each year. If the premium rises, the balance you pay may rise. Each year, to calculate the balance you will pay in the new calendar year, subtract your monthly sick leave credit from the new monthly premium.

If the credit for your unused sick leave does not fully cover your share of the monthly premium, you must pay the balance. If the credit exceeds your share of the monthly premium, the excess sick leave credit will not be refunded.

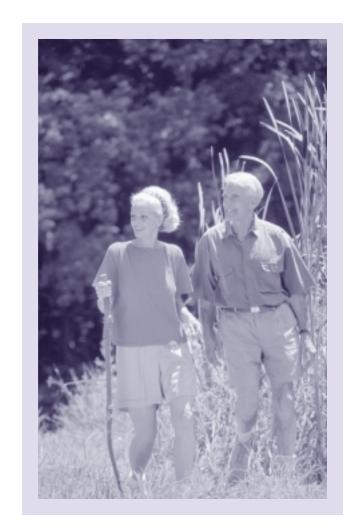


**Note:** Sick leave credit does not apply to Judges, Justices, and certain M/C employees not entitled to accumulate sick leave.

Most employees can use a maximum of 200 days of unused sick leave to calculate sick leave credit. See your agency Health Benefits Administrator for details. Using your sick leave credit for health insurance will not affect the value of your sick leave for pension purposes.

Sick leave credit can be applied toward your Empire Plan or HMO premium only if you retire directly from active employment, Leave Without Pay status, Preferred List coverage, or are approved for disability retirement retroactive to your last date of employment. Sick leave credit may not be applied toward health insurance premium costs while you are in vested status or after retiring from vested status.

To estimate the value of your sick leave credit, see pages 8 to 12 or visit our web site at www.cs.state.ny.us. Click on Employee Benefits. Select Employees of New York State. On the drop-down menu, select Planning to Retire Soon? At the bottom of the page, select your group and then select Sick Leave Credit and calculator.





After you retire, sick leave credit benefits you in two ways:

- 1. Reduces the cost of your health insurance premium
- 2. Increases your pension as service credit

#### What is sick leave credit?

Sick leave credit is the actuarial value of your unused sick leave calculated when you retire. It is then applied as a credit toward the cost of your health insurance premium.

Employees earn sick leave each biweekly pay period if they are in full-pay status for seven out of 10 days in a biweekly pay period.\* The rate at which employees earn sick leave depends on their bargaining unit, date of hire and whether or not the employee participates in the Income Protection Plan (IPP).

If you earn sick leave credit, you may be able to use the value of your unused sick leave to pay for all or part of the cost of your health insurance during retirement. This applies whether you are enrolled in The Empire Plan or a NYSHIP HMO. The dollar value of your sick leave hours are converted to a monthly value using the formula on page 11.

The result is a lifetime monthly credit used to reduce your share of the monthly health insurance premium for as long as you are enrolled in NYSHIP.

\*Judges, Justices and certain M/C employees do not earn sick leave.

You pay the difference between the current NYSHIP premium and your monthly sick leave credit. However, premium rates are recalculated each year.

If the health insurance premium rises, the balance you will pay also will rise. Each year you can calculate the balance you will pay in the new calendar year by subtracting your monthly sick leave credit from the new monthly premium.

When you retire, if you are eligible to use sick leave credit, your agency will report your hourly rate of pay and accumulated sick leave hours to the Employee Benefits Division. Eight to 10 weeks after you receive your last payroll check, you will receive a letter verifying your monthly sick leave credit and current cost of retiree health insurance coverage.

#### Keep this letter for your reference.

If you do not receive this information within 10 weeks after your last payroll check, write to the Employee Benefits Division (see page 30) or call 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

**Note:** Having a monthly sick leave value that covers the premium in full when you retire does not guarantee free health insurance for life. While your sick leave credit remains unchanged, your health insurance premium probably will increase each year.

### Estimate the value of your sick leave credit below or on our web site, www.cs.state.ny.us

This worksheet is for estimating your sick leave credit only and is for full-time and part-time employees. If you are paid on an hourly basis, use your hourly salary as the Hourly Rate of Pay. (UUP-represented employees: Use the worksheet in your NYSHIP General Information Book.)

#### Worksheet

#### **Calculate your Hourly Rate of Pay (HRP)**

#### Step 1. Determine hours worked in a day.

Divide the number of hours in a workweek by 5. For example, a 40-hour week divided by 5 equals an 8-hour day, even if you work 4 days of 10 hours each.

Hours worked in a week  $\div$  5 = Hours worked in a day:

**Step 2. Determine HRP**. Divide your total annual salary at the time of retirement (basic annual salary plus additional constant salary factors such as location pay, shift or geographic differential, inconvenience pay) by one of the following predetermined numbers: 2,088 for jobs that are 8 hours a day, 1,957 for jobs that are 71/2 hours a day, and 1,827 for jobs that are 7 hours a day. (Please contact your agency Health Benefits Administrator for calculations other than the three stated above.)

Annual salary ÷ predetermined number = hourly rate of pay (HRP):\_\_\_\_\_.

#### **Calculate your Sick Leave Credit**

Step 3. Determine the total dollar value of your sick leave. Multiply your hourly rate of pay by the number of sick leave hours you have accumulated up to a maximum of 200 days (165 days for certain groups). See your agency Health Benefits Administrator for details.

HRP x hours unused sick leave = total dollar value of sick leave:

#### **Example**

You want to retire at age 62 (three months from now). Your gross annual salary is \$30,000 and you have 400 hours of unused sick leave.

#### Step 1. Hours worked in a day:

8 (hours worked in a day) 5) 40 (hours worked in a week)

#### **Step 2. Hourly rate of pay (HRP):**

\$ 14.37 (HRP) 2,088 ) 30,000 (annual salary)

#### Step 3. Total dollar value of your sick leave:

 $$14.37 (HRP) \times 400 (hours unused sick leave) =$ \$5,748 (total dollar value)

### Step 4. Determine your monthly credit. Divide the total dollar value of your sick leave by your life expectancy from the Actuarial Table below.

Total dollar value ÷ life expectancy = Monthly credit:\_\_\_\_\_.

#### **Step 4. Your monthly credit:**

\$26.61 (monthly credit)

Life expectancy 216) \$5,748 (total dollar value) (from Actuarial Table below)

To use the electronic calculator on our web site, www.cs.state.ny.us, click on Employee Benefits. Select Employees of New York State on the drop-down menu, select Planning to Retire Soon? At the bottom of the page, select your group and then select Sick Leave Credit and calculator.

Actuarial Table*								
AGE AT RETIREMENT	LIFE EXPECTANCY Table 1**	LIFE EXPECTANCY Table 2***	AGE AT RETIREMENT	LIFE EXPECTANCY Table 1**	LIFE EXPECTANCY Table 2***			
50	308 months	302 months	59	240 months	217 months			
51	301 months	292 months	60	232 months	208 months			
52	293 months	282 months	61	224 months	199 months			
53	286 months	273 months	62	216 months	190 months			
54	279 months	263 months	63	208 months	181 months			
55	271 months	254 months	64	200 months	173 months			
56	264 months	245 months	65	192 months	164 months			
57	256 months	235 months	66	184 months	156 months			
58	248 months	226 months	67 Etc.	176 months	148 months			

Using the example above, you would have \$26.61 of sick leave credit each month to help pay the cost of your health insurance as long as you live. If, for example, your share of the monthly cost of health insurance is \$100, your total monthly cost would be \$100 minus your sick leave credit of \$26.61, or \$73.39. The amount of \$73.39 would be deducted from your pension or billed to you directly each month. Keep in mind, as the premium increases or decreases, the amount you must pay each year will increase or decrease. Your monthly credit of \$26.61 will not change.

This chart shows the use of single annuitant sick leave credit. If you choose dual annuitant sick leave credit (see pages 11 and 12) when you retire, 70 percent of the monthly credit (\$18.63 in this example) is available to you and your surviving dependent to apply toward the health insurance premium.

- For regular retirement only. A different actuarial table applies to disability retirements.
- \*\* Table 1 is for all employees in the NYS and Local Employees' Retirement System and NYS Teachers' Retirement System. It also applies if you are enrolled in an Optional Retirement Program such as TIAA-CREF.
- \*\*\* Table 2 is for employees in the NYS and Local Police and Fire Retirement System.

### How do I estimate the value of my sick leave credit?

To estimate the value of your sick leave credit, use the following formula.

Hours of Hourly Rate Total Dollar of Pay Unused Value of Sick Leave Sick Leave Total Dollar Life Your Monthly Value of Expectancy Sick Leave Sick Leave in Months Credit

Your monthly credit ends when you die and may not be used by your surviving dependents unless you choose dual annuitant sick leave credit when you retire.

**Note:** Your agency Health Benefits Administrator can help you with sick leave credit calculations.

### **Dual Annuitant Sick Leave Credit**

#### What does "dual annuitant" mean?

When you retire, you may specify that you want your dependent survivors to be able to use your monthly sick leave credit toward their NYSHIP premium if you die. This is called the dual annuitant sick leave credit. If you choose this option, you must do so before your last day on the payroll. This option is available only at the time you retire.

If you choose the dual annuitant sick leave credit at the time of your retirement, your sick leave credit is reduced to 70 percent of its value for as long as you live. Your eligible dependents who outlive you may continue to use 70 percent of the monthly credit for their NYSHIP premium.

The monthly sick leave credit is available to your dependents as long as they are eligible for NYSHIP and enrolled as dependent survivors.



# Sick Leave Credit

#### How do I choose dual annuitant sick leave credit?

To choose dual annuitant sick leave credit, contact your agency Health Benefits Administrator before you retire. You may choose dual annuitant sick leave credit whether you have individual or family coverage at the time you retire.

If you do not indicate a choice before your retirement becomes effective, all of your sick leave credit (up to a maximum of 200 days for most groups; 165-day maximum for PBA and PIA) will be applied to your premium automatically and your dependent survivors will have no sick leave credit to offset their cost of the NYSHIP premium.

Once you elect dual annuitant sick leave credit, you will always have it and you may not discontinue it. If your dependents should die before you, you will continue to receive the 70 percent (reduced) sick leave credit.

# If I don't choose dual annuitant sick leave credit, can my dependent survivors still have health insurance?

Yes. Your dependent survivors will be able to continue their health insurance if they meet NYSHIP eligibility requirements (see page 5). However, without dual annuitant sick leave credit, your dependent survivors will not have sick leave credit to apply toward their health insurance premium.

### How will I know which to choose - dual or single annuitant sick leave credit?

Circumstances such as your age, your spouse's age and eligibility for retiree coverage in his or her own right and your amount of sick leave credit are different for each retiree and may affect this decision. Keep in mind that choosing dual annuitant sick leave credit is not required for dependent survivor coverage.

This booklet offers information about various options. Your agency Health Benefits Administrator can help or you may call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).



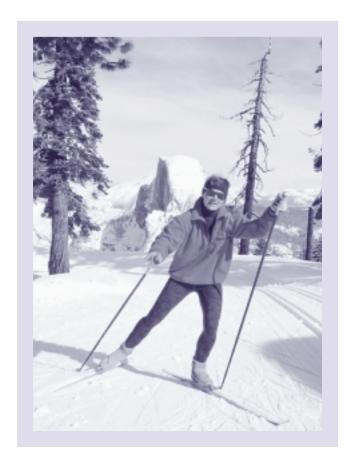
# **Deferring Your** Health Insurance

# Can I defer the start of my retiree health insurance coverage or use of sick leave credit after I retire?

When you retire, you may defer (delay) the start of your retiree health insurance coverage and the use of your sick leave credit if you have other health insurance coverage. If you want to defer health insurance coverage, you must make this choice before your last day on the payroll. Contact your agency Health Benefits Administrator to defer coverage.

There may be advantages to delaying the start of your NYSHIP coverage. During the period of deferment, you do not have to pay the NYSHIP premium. The monthly credit for your sick leave will be higher when you begin your retiree coverage because it will be calculated when you are older. (The formula on page 11 shows how age affects sick leave credit.) You may reenroll for NYSHIP coverage anytime. A waiting period may apply.

If you die and had NYSHIP **family** coverage in effect at retirement and deferred your coverage, your spouse/domestic partner and any other eligible dependents may be eligible to continue NYSHIP coverage. They must write to the **Employee Benefits Division requesting** reenrollment in NYSHIP within 90 days of your death. Eligibility requirements for your spouse/domestic partner and eligible dependents to reenroll in NYSHIP are the same as if you had continued your coverage into retirement.





# Your Health Plan

# in Retirement

# **Understanding**

# Your NYSHIP Options

The first step in making a good choice is understanding the similarities and differences between options. There are two types of health plans available to you under the New York State Health Insurance Program (NYSHIP): The Empire Plan and Health Maintenance Organizations (HMOs).

The Empire Plan is designed exclusively for New York State employees and retirees. The Plan provides coverage whether you receive care from The Empire Plan network providers or from non-network providers. Enrollees are not required to choose a primary care physician and do not need referrals to see specialists. However certain services, such as hospital and skilled nursing facility admissions, mental health and substance abuse treatment, home care and certain prescription drugs require preapproval.

The Empire Plan is available to all NYSHIP enrollees regardless of where they live and work in retirement. Coverage is worldwide and is not limited to the enrollee's geographic area.

An HMO is a managed care system that provides comprehensive health care coverage through a network of providers within a specific geographic area. Most NYSHIP enrollees also have a choice of HMOs located throughout New York State. Enrollees in a NYSHIP-approved HMO usually must select a participating primary care physician to provide routine medical care and to make referrals to network specialists and network hospitals when necessary.

You may enroll in (or continue in) any NYSHIPapproved HMO that serves the area where you live or work in retirement. You may not be enrolled in an HMO outside this area. If you no longer live or work in the HMO service area, you must change to another plan.

#### **Medicare and Your NYSHIP Benefits**

The Empire Plan and all HMOs offered under NYSHIP provide broad coverage for Medicareeligible enrollees, but there are important differences among plans.

### The Empire Plan

The Empire Plan coordinates benefits with Medicare. Although Medicare does not cover medical expenses for services outside the United States, Empire Plan benefits are available worldwide. See your NYSHIP General Information Book and Empire Plan Certificate for details.

# **NYSHIP Health Maintenance** Organizations (HMOs)

If you are Medicare primary (Medicare pays before another insurance plan) and enrolled in a NYSHIP HMO, you will have one of the two following types of coverage:

 Benefits available outside the HMO: With an HMO that coordinates coverage with Medicare, you can choose to receive Medicare benefits outside of your HMO. You would be responsible for Medicare's coinsurance, deductibles and other charges. In this case, no payment will be made by the HMO other than for emergency or urgent care services. Check Plan documents for any limitations or exclusions. Most NYSHIP HMOs coordinate coverage with Medicare.

· No benefits outside the HMO: With a Medicare Advantage (formerly called Medicare+Choice) Plan, you must receive all services from your HMO. You must follow the HMO's requirements and use their providers. You will not receive any benefits from Medicare or that HMO if you choose to receive care outside your HMO other than for emergency or urgent care services. Check Plan documents for any limitations or exclusions.

Also check with your HMO about benefits when you travel outside of your HMO's service area or outside of the country.

#### Non-NYSHIP HMOs

You may receive information from Medicare and from non-NYSHIP HMOs in your area describing Medicare options available to you that are not part of NYSHIP, the New York State Health Insurance Program. You may wonder whether to join one of these plans to supplement or replace your Empire Plan coverage. Please be aware that your Empire Plan benefits will be significantly reduced if you join one of these plans.

If you join a non-NYSHIP Medicare Advantage Plan, you may have no benefits except the benefits available through that plan.

If you cancel your NYSHIP coverage to join a non-NYSHIP Medicare Advantage Plan, you lose several benefits:

- The State no longer reimburses you or your Medicare-eligible dependents for the Part B premium.
- Your sick leave credit is no longer available to offset your health insurance costs.
- · If you wish to reenroll in NYSHIP, there is a three-month waiting period.
- · If you die while you are not enrolled in NYSHIP, your dependents are not eligible for dependent survivor coverage.

Before you choose a Medicare Advantage option that is not part of NYSHIP, check with the Employee Benefits Division to see how your NYSHIP benefits will be affected.

### Can I change my health insurance plan (option) in retirement?

As a retiree, you can change your health insurance plan (option) once during a 12-month period for any reason. Active employees may change only during the annual Option Transfer Period.

You may change your plan more than once in a 12-month period if you are enrolled in an HMO and move permanently out of your HMO's service area or move to an area served by a NYSHIP HMO that did not serve your previous home area. See your NYSHIP General Information Book and Empire Plan Reports/HMO Reports for more information about changing your health insurance plan.

The Employee Benefits Division will mail you information about option transfer each year. The information will include summaries and costs of NYSHIP plans available to you.

# **Canceling**

# **NYSHIP** Coverage

#### After I retire, may I cancel NYSHIP coverage and later reenroll?

After you retire, you may cancel your health insurance coverage and later reenroll. Under most circumstances, you will be subject to a waiting period of up to three months before your coverage again becomes effective. Upon reenrolling, you will receive the same monthly sick leave credit as before you canceled coverage.

**Note:** If you die during the period of time that your NYSHIP coverage is canceled, your dependents will not be eligible for dependent survivor coverage.



# **Medicare**

**Note:** The following information applies to you and your covered dependents.

#### What is Medicare?

Medicare is the federal health insurance program for people age 65 and older, disabled and receiving Social Security Disability Insurance (SSDI) payments for 24 months, with end-stage renal disease or amyotrophic lateral sclerosis (ALS). It is administered by the Social Security Administration for the Centers for Medicare & Medicaid Services (CMS).

#### **Medicare has four parts:**

Medicare Part A covers inpatient care in a hospital or skilled nursing facility, hospice care and home health care.

There is no cost for Medicare Part A in most circumstances. There are a few individuals who do not qualify for Medicare Part A at no cost. These individuals are not required to take Part A; NYSHIP continues primary coverage for Medicare Part A expenses.

If Social Security tells you that you must pay for Medicare Part A, contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) to talk with a representative.

Medicare Part B covers doctors' services, outpatient hospital services, durable medical equipment and some other services and supplies not covered by Part A.

There is a monthly premium charge for Medicare Part B and this is usually deducted from your Social Security pension check.

Together, Parts A and B are known as the Original Medicare Plan, which is a fee-for-service plan. After retirement, NYSHIP requires you and your dependents to be enrolled in Parts A and B as soon as you are Medicare eligible.

**Enrollment in Medicare Part C and/or** Part D could reduce your NYSHIP benefits.

Medicare Part C, formerly known as Medicare+Choice, is now called Medicare Advantage. A Medicare Advantage Plan replaces your original Medicare benefits. Some NYSHIP HMOs are Medicare Advantage Plans, but not all Medicare Advantage Plans are part of NYSHIP. If you enroll in a NYSHIP Medicare Advantage Plan, you receive your Medicare and your NYSHIP benefits from that plan.

If you are an Empire Plan enrollee and either you or your dependent enrolls in a Medicare Advantage Plan that is not part of NYSHIP, your Empire Plan benefits will be greatly reduced.



**Medicare Part D** is Medicare prescription drug coverage that is effective January 1, 2006. As a NYSHIP enrollee eligible for Medicare, you will continue to receive prescription drug benefits for you and your dependents under the option in which you are enrolled – either The Empire Plan or a NYSHIP HMO. There will be no change in your NYSHIP drug benefits because of your eligibility for Medicare. Therefore, YOU SHOULD NOT enroll in Medicare Part D unless you qualify for the extra help provided by the Medicare Part D Low **Income Subsidy**. If you do enroll in Medicare Part D, you will NOT be reimbursed by NYSHIP for the Medicare Part D premium and your NYSHIP drug coverage could be reduced.

For more complete information on the impact of Medicare on your NYSHIP benefits, please read the information we send you about Medicare Part D prescription drug coverage.

### If I'm enrolled in NYSHIP, why do I have to enroll in Medicare too?

NYSHIP requires retirees to be enrolled in Medicare Parts A and B when first eligible for Medicare coverage.

As an active employee, if you or your dependents are eligible for Medicare, it is secondary to (pays after) NYSHIP coverage unless eligibility is due to end-stage renal disease or amyotrophic lateral sclerosis (ALS). Medicare enrollment is not required. When you retire, Medicare Parts A and B become primary coverage (pay first) for you and/or your dependents as soon as you become eligible.

Medicare Parts A and B become primary to your NYSHIP coverage as soon as you, as a NYSHIP retiree, vestee, dependent survivor, or Preferred List enrollee, become eligible for Medicare. If you do not enroll, The Empire Plan or your NYSHIP HMO (non-Medicare Advantage) will not pay for any medical expenses that Medicare would have covered.

The same rule applies to your dependents covered under NYSHIP. As soon as your dependent is Medicare eligible, The Empire Plan or your NYSHIP HMO (non-Medicare Advantage) will not pay for any expenses for the dependent that Medicare would have covered.

Be sure to have your Medicare benefits in effect in accordance with NYSHIP rules. If you are receiving Social Security benefits, you automatically are enrolled in Parts A and B starting the first day of the month you turn 65 or become eligible as a result of disability. Do not decline enrollment in Medicare Parts A and B.

If you are not receiving Social Security payments, it is your responsibility to enroll in Medicare Parts A and B for coverage primary to NYSHIP, even if you also have coverage as an active employee through another employer's group plan.

Contact Social Security for enrollment information. You can apply for Medicare online at www.socialsecurity.gov or by calling Social Security at 1-800-772-1213.



# NYSHIP and Medicare

When you are retired, NYSHIP becomes secondary to Medicare as soon as you are eligible for Medicare. If you fail to enroll in Medicare or are still in a waiting period for Medicare to go into effect, you will be responsible for medical expenses that Medicare would have covered if you had enrolled when first eligible.

Therefore, since Medicare will be your primary coverage, you and your covered dependents must have Medicare Parts A and B in effect by the first day of the month in which each of you reaches age 65. Or, if the birthday falls on the first of the month, Medicare Parts A and B must be in effect on the first day of the preceding month.

For example, if your 65th birthday is February 1, 2006, your Medicare effective date would be January 1, 2006. Also, you and your covered dependents must have Medicare Parts A and B in effect before reaching age 65 if Medicare eligible because of disability, end-stage renal disease or amyotrophic lateral sclerosis (ALS).

If you have questions about NYSHIP and your Medicare benefits, please call the Employee Benefits Division. See page 30 of this booklet for this phone number.

# Will New York State reimburse me for my **Medicare Part B premium?**

Yes, because NYSHIP requires you to join Medicare Part B once you are retired, the State reimburses your Part B premium.

If you and your dependents are enrolled in Medicare, each of you pays for your Part B coverage, usually through Social Security deductions.

New York State adds reimbursement for each Medicare-eligible person covered under your NYSHIP enrollment to your State pension check each month.

If you are paying for NYSHIP coverage by making direct payments each month to the Employee Benefits Division, reimbursement is made as a credit that reduces your monthly bill. If your Medicare credit exceeds your health insurance premium, you will receive a quarterly refund check from the Office of the State Comptroller.

Your NYSHIP premium does not change because you are enrolled in Medicare.



If your domestic partner enrolls in Medicare, regardless of age, send a photocopy of the domestic partner's Medicare card to the Employee Benefits Division noting the NYSHIP enrollee's Social Security number and requesting a monthly credit.

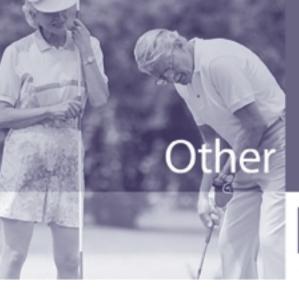
For more information on Medicare reimbursement and how Medicare affects NYSHIP benefits, see your NYSHIP General Information Book, other NYSHIP documents and your agency Health Benefits Administrator. Or call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

# Should I buy additional coverage to supplement my NYSHIP coverage?

Generally, additional coverage will not increase the benefits available to you. In fact, some types of coverage, such as non-NYSHIP Medicare Advantage Plans, may actually decrease your benefits. So, be sure to understand the impact that other coverage may have on your NYSHIP coverage.

If you have questions, please call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).





# **Benefits**

#### How can I continue my dental and vision benefits after retirement?

You can continue your dental and vision benefits through COBRA, the federal government's Consolidated Omnibus Budget Reconciliation Act. This law entitles an individual or covered dependents to continue, for a limited period of time, certain benefits at group rates when coverage would otherwise end.

Vision coverage is available only through COBRA when you retire. Dental coverage is available through COBRA or the group dental plan for New York State retirees.

GHI administers the Direct Pay Dental Plan offered to New York State retirees. The benefits offered under this Plan are not the same benefits offered under the Preferred Dental Plan for active employees. You should automatically receive an enrollment form and summary of benefits after you retire. If you do not, call GHI at 1-800-947-0101.

Employees who receive dental and vision benefits through a union Employee Benefit Fund may be eligible to continue coverage through that Fund under COBRA. Contact your union Employee Benefit Fund for information.

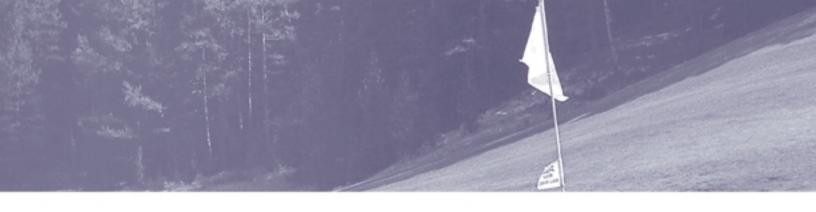
If you do not receive an application for COBRA continuation of your dental and vision coverage within 30 days of retiring, write to the Employee Benefits Division. Send your name, Social Security number, address, telephone number with area code and reason for requesting the application to: COBRA Unit, Employee Benefits Division, State of New York, Department of Civil Service, The State Campus, Albany, NY 12239.

# How can I continue my dental coverage after COBRA coverage ends?

If you choose to continue dental coverage under COBRA, you should receive a Direct Pay Dental Plan enrollment form at the end of the 18-month COBRA period. If you do not receive the form, call GHI at 1-800-947-0101 to request one.

If you wish to enroll in the Direct Pay Dental Plan, you must do so when you retire or at the end of your COBRA coverage. These are your only opportunities to enroll.

**Note:** Dental and vision benefits are not part of your NYSHIP health insurance and do not continue automatically. Sick leave credit cannot be used to reduce the premium for dental and vision benefits.



#### If I had an Income Protection Plan (IPP), will it continue after retirement?

If you are not receiving IPP benefits when you retire, your coverage under the Income Protection Plan ends when you retire. Coverage ends on your last day on the payroll as an active employee.

If you are receiving IPP benefits when you retire, you will continue to receive benefits in accordance with the Income Protection Plan rules.

# If I am enrolled in the M/C Life Insurance Plan. can I continue it after retirement?

You may continue your M/C Life Insurance as a retiree if you:

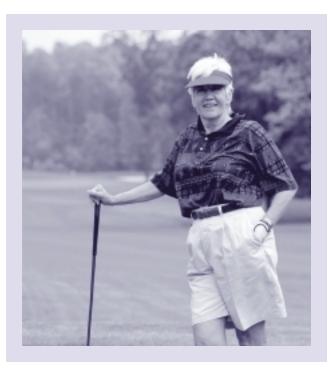
- Retire as a member of a New York State publicly administered retirement system.
- Are eligible to retire from a New York State publicly administered retirement system, but choose to defer receipt of your pension after you separate from service, or
- Are not a member of a New York State publicly administered retirement system, but on the date you separate from service you meet the age and service requirements of the retirement plan appropriate for you (if you had joined the retirement system when you were first employed).

If you are enrolled in the M/C Life Insurance Plan, you may choose to continue in the group program or convert to a standard direct-pay policy. If you choose to remain in the group program, you may continue both personal and dependent life insurance in retirement, subject to the age-related

life insurance reductions. Your agency Health Benefits Administrator will give you information about continuing coverage or converting to a standard direct-pay policy.

If you are not eligible to continue participation in the M/C Life Insurance Plan, your life insurance coverage will terminate on the last day of the coverage period for which a contribution was made. At this time, you may be eligible to convert to a standard direct-pay policy with the carrier.

For more information, see your M/C Life booklet, request a copy from your personnel office or visit our web site at www.cs.state.ny.us. Click on Employee Benefits, then on More New York State Government Employee Benefits, then on Life.





# for You

If you have access to the internet, visiting our web site is a great way to stay current with your NYSHIP benefits in retirement and with changes as they occur.

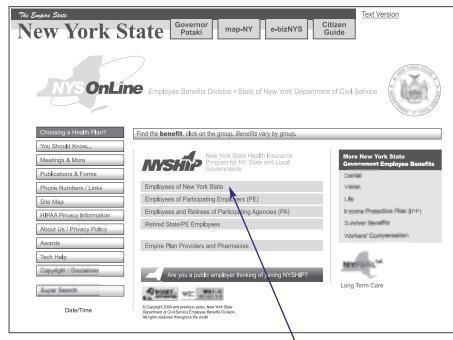
Check out NYS OnLine, the New York State Department of Civil Service Employee Benefits Division web site, at www.cs.state.ny.us.

For retirement information, select Employees of New York State. From the dark gray drop-down menu to the right, select Planning to Retire Soon?

You will find a selection of information similar to what is in this booklet, including:

- Eligibility for health insurance when you retire
- Deferring coverage
- Sick leave credit and calculator
- Dual annuitant sick leave credit
- Medicare for retirees





Select **Employees of** New York State, then Planning to Retire Soon?



#### **Employee Benefits Division**

State of New York Department of Civil Service

Home



#### NY and PE Online Pre-retirement Resources

**Health Benefits Information for Employees of New York State and Participating Employers** 

Are you planning to retire in the near future? If so, congratulations! Select the link below that applies to you for helpful publications, contact information and links to important resources.

#### Remember:

Read your New York State Health Insurance Program (NYSHIP) materials

Check the requirements for continuing your health insurance

Talk to your agency Health Benefits Administrator

Inquire about a pre-retirement seminar

#### Health Benefits Information for:

New York State Employees Enrolled in The Empire Plan

New York State Employees Enrolled in an HMO

Participating Employers Enrolled in The Empire Plan

Participating Employers Enrolled in an HMO

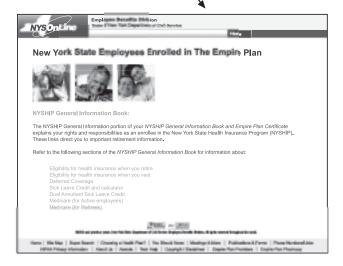
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Your NYSHIP General Information Book is available online.



In these sections, you can access many Empire Plan publications.



# Steps

### **Contact your agency Health Benefits Administrator**

 Make sure you meet the minimum service requirements for continuing benefits in retirement. For health insurance, be especially sure to check any part-time or local government service that may count as qualifying service if you need it.

If you do not meet the requirements to continue coverage, COBRA or a direct-pay policy will allow you to continue health insurance benefits for a limited time period. Read the chapters about COBRA Continuation of Coverage and Changing from NYSHIP to a Direct-Pay Conversion Contract in your NYSHIP General Information Book. Talk with your agency Health Benefits Administrator if you have questions.

- If you meet the requirements but do not want your health insurance to continue after you retire, notify your agency Health Benefits Administrator.
- Make sure the information on your enrollment record, such as dates of birth, spelling of names, and addresses, is accurate and up to date.
- Ask your agency Health Benefits Administrator to explain the benefits you will have as a retiree, especially if there are any differences from your employee coverage.
- Discuss the dual annuitant sick leave credit (through which your sick leave credit can be applied toward your surviving dependent's premium), if you have accrued sick leave.
- Be sure to discuss deferred health insurance coverage as an alternative to cancelation.

- Ask for the latest publications about health insurance and other benefits information available to retirees.
- Ask if there is a pre-retirement seminar you can attend.

### **Contact your Social Security Administration office**

If you or a dependent is already age 65 or over, call your Social Security Administration office three months before you retire to enroll in Medicare Parts A and B. You must have Medicare Parts A and B in effect soon after you retire. (Medicare becomes primary to NYSHIP on the first day of the month following a "runout" period of 28 days after the last day of the last payroll period for which you were paid.)

After you retire, when you or a dependent reaches age 65, NYSHIP requires you to have Medicare Parts A and B in effect on the first day of the month in which you reach 65, or the first day of the previous month, if your birthday falls on the first day of the month. Plan to sign up three months before turning 65.

Regardless of age, Medicare Parts A and B provide coverage that is primary to NYSHIP when you retire if you or your dependent is qualified to receive Social Security Disability Insurance, or develops end-stage renal disease or amyotrophic lateral sclerosis (ALS).

#### If you are moving when you retire

• Before you retire, notify your agency Health Benefits Administrator of any address or phone number change. Check with your agency



Health Benefits Administrator to see if you need to change your health insurance option.

· After you retire, to report enrollment and address changes or to change your health insurance option, write to:

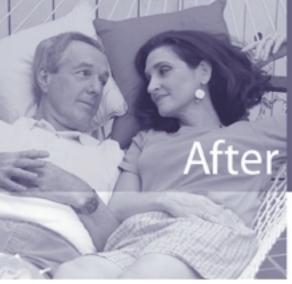
State of New York Department of Civil Service **Employee Benefits Division** The State Campus Albany, New York 12239

Be sure to include your name, address and your enrollee Social Security number or Empire Plan alternate ID number, and sign your request.

#### Resources

- Talk to your agency Health Benefits Administrator. After you retire, the Employee Benefits Division will serve as your agency Health Benefits Administrator. To speak to a representative, call 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) regular business days between 9 a.m. and 3 p.m. Eastern time. Be prepared to give your Social Security number or Empire Plan alternate identification number.
- · Medicare, which is administered by the Social Security Administration, can be reached at 1-800-MEDICARE (1-800-633-4227), or at the Medicare web site at www.medicare.gov. for medical benefits and claims information. Call Social Security at 1-800-772-1213 to enroll in Medicare.
- The Department of Civil Service web site, www.cs.state.ny.us, Employee Benefits, has current benefit information.

- The NYSHIP General Information Book and Empire Plan Certificate for Retirees, Vestees, Dependent Survivors and Enrollees covered under Preferred List **Provisions** provides details on NYSHIP and coordination of benefits with Medicare.
- The NYSHIP General Information Book for Retirees. Vestees, Dependent Survivors and Enrollees covered under Preferred List Provisions and enrolled in NYSHIP-approved Health Maintenance *Organizations*, or your HMO contract, explains plan coverage.
- Retiree Health Insurance Choices describes all NYSHIP options.
- New York State Health Insurance Program Rates and Information for Retirees lists the monthly premiums for NYSHIP health insurance coverage.
- The Planning for Retirement video is available from your agency Health Benefits Administrator.
- Welcome to EBD helps you stay in touch with the Employee Benefits Division after you retire.
- When a State Retiree Enrolled in NYSHIP Returns to Work for New York State is for State retirees who return to work for New York State and want to understand their health insurance status.
- On the Road with The Empire Plan is a handy guide to your Empire Plan benefits when traveling.



# Retire

After you retire, the Employee Benefits Division (EBD) will serve as your personnel office to answer your health insurance questions and make enrollment changes. EBD works to keep you informed. However, you are responsible for reading and keeping track of the information we send to you.

# Will I be told of changes and receive news about my health insurance?

NYSHIP publications such as Empire Plan Reports or NYSHIP Health Maintenance Organizations Reports as well as other important benefit information is mailed directly to retiree homes. Important certificate amendments and changes are often included in these reports. EBD also mails enrollees option transfer materials (to change your health insurance plan), the retiree benefit statement and other special announcements.

### To receive NYSHIP mailings, be sure we have your current address and notify EBD of any changes that affect your enrollment records.

EBD also posts employee benefit information announcements, meetings and option transfer details on our NYS OnLine web site.

#### Are there meetings or information sessions I can attend?

After you retire, you will be invited to retiree health benefit information meetings. EBD conducts these meetings in various locations throughout New York State during the year. An EBD representative will explain NYSHIP benefits and answer your questions.

Look for the retiree information meeting postcard that will be mailed to your home two to three weeks before a meeting is scheduled in your area.



The meeting schedule is posted on our web site at www.cs.state.ny.us. Click on Employee Benefits, then Meetings & More, and then Type of Event: Retiree Meeting.

You don't need a reservation to attend these meetings, but seating is first-come, first-served and may not be available for all attendees. All sites are handicapped accessible.



### How does EBD protect my privacy?

The Employee Benefits Division safeguards your personal health information. The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) requirements affect every aspect of the New York State Health Insurance Program.

If, after you retire, someone contacts us on your behalf, we may require additional information before releasing your personal health information. You may have to submit a signed authorization form, or other documentation, for us to release any information.

HIPAA details and the Division's authorization form are available on the New York State Department of Civil Service web site at www.cs.state.ny.us. Click on Employee Benefits, then choose HIPAA Privacy Information.

If you have any questions or concerns, please call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).





# to Know

- COBRA The federal Consolidated Omnibus Budget Reconciliation Act, which entitles an individual or covered dependents to continue (for a limited period of time) certain benefits at group rates when coverage would otherwise end.
- dependent survivor Your dependents enrolled in NYSHIP at the time of your death become your dependent survivors when you die before them.
- Dual Annuitant Sick Leave Credit Option This option allows your dependent survivors to use your sick leave credit toward their NYSHIP premium. If you want this option, you must choose it before your last day on the payroll. You elect reduced (70 percent) sick leave credit during your lifetime.
- Employee Benefits Division The Employee Benefits Division, State of New York Department of Civil Service, administers the New York State Health Insurance Program (NYSHIP). Call 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) for NYSHIP information.
- **fee-for-service** A method of billing for health care services. A provider charges a fee each time you receive a service. The Empire Plan is a fee-forservice plan.
- health maintenance organization (HMO) A managed care delivery system organized to deliver health care services in a geographic area. An HMO provides a predetermined set of benefits through a network of selected physicians, laboratories and hospitals for a prepaid premium.

- Except for emergency services, you and your enrolled dependents may have coverage for services received only from your HMO's network.
- **HIPAA** Under the Health Insurance Portability Act of 1996, health plans such as The Empire Plan are required to protect the access to personal health information as well as the confidentiality of this information.
- Medicare A federal health insurance program that covers certain people who are age 65 or older, disabled persons under 65, or those who have end-stage renal disease (permanent kidney failure) or amyotrophic lateral sclerosis (ALS). Medicare is directed by the federal Centers for Medicare & Medicaid Services (CMS) and administered by the Social Security Administration.
- Medicare Advantage (formerly called **Medicare+Choice**) **Plan** – A health plan, such as a Medicare managed care plan or fee-for-service plan offered by a private company and approved by Medicare. The Medicare Advantage Plan agrees to accept a fixed monthly payment for each Medicare enrollee. In exchange, the plan provides or pays for medical care needed by the enrollee. If you join a Medicare Advantage Plan, you are replacing your original Medicare coverage (Parts A and B) with benefits offered by that plan. These benefits are set in accordance with Medicare's guidelines for benefits offered under a Medicare Advantage Plan.



- Medicare reimbursement Social Security deducts the Medicare Part B from your monthly Social Security check or bills you for Medicare Part B. New York State reimburses you for the Part B premium amount.
- New York State Health Insurance Program (NYSHIP) - NYSHIP covers over 1.1 million public employees, retirees and their dependents. It is one of the largest group health insurance programs in the country. The Program provides health care benefits through The Empire Plan or a NYSHIPapproved HMO.
- option A health insurance plan offered through NYSHIP. Options include The Empire Plan or NYSHIP-approved HMOs within specific geographic areas.
- Participating Agency A city, town, municipality or school district in New York State that participates in NYSHIP.
- Participating Employer A government agency in New York State such as the Thruway Authority or Metropolitan Transit Authority that is maintained and financed from special administrative funds and participates in NYSHIP.
- **pension eligible** Entitled to collect a pension from a publicly administered retirement system such as the New York State and Local Employees' Retirement System, the New York State Teachers' Retirement System or the New York State and Local Police and Fire Retirement System.

- **primary/Medicare-primary** A health insurance plan is primary when it is responsible for paying health benefits before any other group health insurance. Medicare becomes primary to NYSHIP (if you are not actively employed by New York State) when you turn 65, become disabled, or have end-stage renal disease or amyotrophic lateral sclerosis (ALS). A waiting period applies. Read NYSHIP plan documents for details.
- retiree A person who has been enrolled in NYSHIP as an employee and whose health insurance coverage continues after the end of active service under NYSHIP eligibility requirements. An employee must be enrolled in NYSHIP on the date of retirement for NYSHIP coverage to continue.
- sick leave credit The monthly actuarial value of your unused sick leave calculated at the time you retire, which is then applied as a credit toward your share of the cost of your health insurance premium.
- vestee A person who (1) has withdrawn from State service; (2) is vested as a member of a retirement system administered by the State or one of its political subdivisions; (3) has met the minimum service requirement established by the employer for continuing health insurance in retirement; (4) has not yet met the age requirement.



# **Information**

### **All NYSHIP Retirees**

If You Need to Call

**Employee Benefits Division** 518-457-5754 (Albany area) 1-800-833-4344 (U.S., Canada, Puerto Rico, **Virgin Islands)** 

State of New York Department of Civil Service The State Campus Albany, NY 12239 www.cs.state.ny.us

#### **Social Security** 1-800-772-1213

Call to enroll in Medicare. Under NYSHIP rules, you/your dependents must be enrolled in Medicare Parts A and B as soon as you/your dependents become eligible for primary coverage under Medicare. www.ssa.gov

#### Medicare

#### 1-800-MEDICARE (633-4227)

Call for Medicare benefits and claims information. www.medicare.gov

#### **Retirement Systems**

Call about retirement checks and retirement system benefits.

NYS and Local Employees' **Retirement System** 518-474-7736 (Albany area) 1-866-805-0990 (outside Albany)

www.osc.state.ny.us

**NYS Teachers' Retirement System** 1-800-782-0289 (Recorded information)

518-447-2666 (Albany area) 1-800-356-3128

www.nystrs.org

**NYS and Local Police** and Fire Retirement System 518-474-7736 1-866-805-0990 (toll-free outside Albany) www.osc.state.ny.us

**TIAA-CREF** 1-800-842-2733 212-490-9000 (Collect outside U.S.) www.tiaa-cref.org

# **Empire Plan Enrollees**

**The Empire Plan** 1-877-7-NYSHIP (1-877-769-7447) For enrollee services,

precertification and provider relations.

**United HealthCare** TTY Only 1-888-697-9054 **Empire Blue Cross Blue Shield** TTY Only 1-800-241-6894 **GHI/ValueOptions** TTY Only 1-800-334-1897 www.cs.state.ny.us

# **HMO Enrollees**

If you are in a NYSHIP HMO, please refer to your HMO materials for current phone numbers and addresses. Or see our web site, www.cs.state.ny.us. Click on Employee Benefits, then Phone Numbers/Links, Under New York State Health Insurance Program, click on the Health Maintenance Organizations (HMOs) - Member Services.

#### **Aetna**

99 Park Avenue New York, NY 10016 **Customer Service Department** 1-800-323-9930 TTY - 1-800-654-5984 **Medicare Advantage Customer Service** 1-800-282-5366

For pre-enrollment **Medicare information** and a Medicare packet 1-800-832-2640

www.aetna.com

#### **Blue Choice**

165 Court Street Rochester, NY 14647 **Member Services** 585-454-4810 or 1-800-462-0108

TTY - 1-877-398-2282

www.excellusbcbs.com

#### **Capital District Physicians' Health Plan, Inc. (CDPHP)**

Patroon Creek Corporate Center 1223 Washington Avenue Albany, NY 12206-1057

**CDPHP's Member Services Department** 518-641-3700 or 1-800-777-2273 TTY - 1-877-261-1164 www.cdphp.com

#### **Community Blue**

### The HMO of Blue Cross **Blue Shield of Western New York**

1901 Main Street Buffalo, NY 14240

For information, call the nearest Member

Services Office:

**Buffalo**.....716-887-8840

or

1-877-576-6440

**Olean** 716-376-6000

or

1-800-887-8130

Jamestown .....716-484-1188

or

1-800-944-2880

TTY - 1-888-249-2583

www.bcbswny.com

#### **Empire BlueCross BlueShield HMO**

11 Corporate Woods Boulevard PO Box 11800 Albany, NY 12211-0800

**Empire BlueCross BlueShield HMO** 1-800-662-5193 TTY - 1-800-241-6894 www.empireblue.com

#### **GHI HMO**

789 Grant Avenue Lake Katrine, NY 12449 or PO Box 4181

Kingston, NY 12401

Albany - 1-877-239-7634 Kingston - 1-877-244-4466 TTY - 1-877-208-7920 www.ghi.com

#### **HIP Health Plan of New York**

55 Water Street New York, NY 10041 1-877-861-0175 TTY - 1-888-447-4833 www.hipusa.com

#### **HMOBlue**

**Excellus BlueCross** BlueShield, **Central New York Region** 

344 South Warren Street PO Box 4712 Syracuse, NY 13221-4712

1-800-447-6269 TTY - 315-448-6764 www.excellusbcbs.com

**Excellus BlueCross BlueShield, Utica Region** 

12 Rhoads Drive Utica, NY 13502 1-800-722-7884

TTY - 315-448-6764

www.excellusbcbs.com

#### **Independent Health**

511 Farber Lakes Drive Buffalo, NY 14221 **Customer Service** 1-800-501-3439 TTY - 716-631-3108 www.independenthealth.com

# **MVP Health Care** PO Box 2207

625 State Street Schenectady, NY 12301-2207 **Customer Service** 1-888-MVP-MBRS (687-6277) TTY - 1-800-662-1220 www.joinmvp.com

#### **Preferred Care**

Rochester, NY 14607 585-325-3113 or 1-800-950-3224 **Medicare eligible** 585-327-2480 or 1-800-665-7924 TTY - 585-325-2629 www.preferredcare.org

259 Monroe Avenue

#### **Univera Healthcare**

205 Park Club Lane Buffalo, NY 14221-5239 1-800-337-3338 TTY - 1-800-421-1220 www.univerahealthcare.com

#### **Vytra Health Plans**

**Corporate Center** 395 North Service Road Melville, NY 11747-3127 631-694-6565 for current members or 1-888-447-7701 for prospective members TTY - 1-800-239-1235 www.vytra.com



# Retirement

You can enjoy a happy retirement if you plan ahead. With advance planning and informed decisions, you will create a successful and satisfying life.

This booklet is designed to help you with your retirement planning. Keep it as a handy reference and resource in your retirement.

Good luck!



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