

Retirement Incentive Program and Your Health Insurance

For Employees of NYSHIP Participating Agencies



A temporary two-part Retirement Incentive Program for certain public employees has

been authorized by Chapter 105 of the Laws of 2010. This publication provides information about your health insurance if you retire under Part A or B (if offered by your employer) of the Retirement Incentive Program. For a complete description of your benefits, please contact your agency Health Benefits Administrator (HBA) and read plan documents.

Eligibility for Retiree Coverage

Most Participating Agencies allow enrollees who have met certain eligibility requirements to continue their NYSHIP coverage after retirement and contribute to the cost of such coverage. These requirements vary from agency to agency. The following information may be used as a general guideline.

If you are eligible for the Retirement Incentive Program, you may be eligible to continue your NYSHIP benefits as a retiree if you meet three requirements:

1. Complete the minimum service requirement established by your employer for retiree health insurance.

The additional service credit provided by the retirement incentive does not count toward the minimum service requirement for continuing NYSHIP coverage in retirement.

2. Qualify for the retirement incentive or regular retirement as a member of a retirement system administered by New York State or any of its political subdivisions.

3. Be enrolled in NYSHIP as an enrollee or a dependent, or in an alternative health benefits plan sponsored by your employing agency on the date of your retirement. If you have declined or canceled your NYSHIP coverage and wish to enroll before you to retire under the Retirement Incentive Program, your Participating Agency may waive some or all of the late enrollment waiting period, if any. Your effective date of coverage will be your retirement date.

If you do not meet the eligibility requirements for continuing NYSHIP coverage as a retiree, you may be eligible to continue your NYSHIP coverage for a limited time under COBRA or the New York State Continuation of Coverage Law (up to 36 months in most cases). COBRA enrollees pay the full cost of coverage plus an administrative fee. Or, you may obtain a conversion (direct pay) policy from NYSHIP insurance carriers. Ask your agency Health Benefits Administrator for information on continuation and conversion coverage options that may be available to you.

Ask your Participating Agency if your class (group) of employees is eligible to continue health insurance in retirement. Also ask if your employer waives the late enrollment waiting period for retirement under the Retirement Incentive Program. And, see your *NYSHIP General Information Book* for details about eligibility for retiree coverage.

NYSHIP Benefits in Retirement

If your Participating Agency provides health insurance in retirement, talk with your agency Health Benefits Administrator and see “Continuing Coverage When You Retire” in your *NYSHIP General Information Book* and *Empire Plan Certificate*. There will be some changes in your health insurance benefits.



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Identification Cards

You will not receive a new health insurance card when you retire and remain in NYSHIP. Continue to use your existing card for all Plan services from hospitals, participating and network providers and participating pharmacies.

Medicare Enrollment

If you are planning to retire and be enrolled in NYSHIP as a retiree, remember that Medicare becomes primary to NYSHIP on the first day of the month in which you reach age 65. (Or, if your birthday is the first of the month, Medicare becomes primary on the first day of the preceding month.) Contact Social Security three months before you reach age 65 to be sure you have Medicare in effect at that time.

If you or your dependent is disabled, has end-stage renal disease or will be age 65 or older at the time you retire, you or your dependent must be enrolled in Medicare Parts A and B. You must have Medicare in effect and be entitled to receive Medicare benefits when first eligible, even if you also have coverage through another employer's group plan. NYSHIP requires you and your covered dependents to be enrolled in Medicare Parts A and B when first eligible for Medicare coverage that is primary to NYSHIP and will not provide any benefits for coverage available under Medicare. If you or a dependent is eligible for Medicare coverage that is primary to NYSHIP, but does not enroll, you will be responsible for the full cost of medical services that Medicare would have covered if you had enrolled.



Important Publications

Be sure you have the NYSHIP publications for your group:

- The 2007 *NYSHIP General Information Book* and *Empire Plan Certificate* and later *Empire Plan Reports* and *Certificate Amendments* for Participating Agencies (for Empire Plan enrollees)
- The January 1, 2010 *At A Glance* (for Empire Plan or Excelsior Plan enrollees)

These important publications describe the policies and benefits under the New York State Health Insurance Program. These publications are available from your agency Health Benefits Administrator. They are also on the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>. Click on Benefit Programs, then NYSHIP Online and choose your group and plan, if prompted. Publications are available under the Using Your Benefits button.

Important Contacts

- Your agency Health Benefits Administrator: usually in the Human Resources (Personnel) Office
- <https://www.cs.state.ny.us>
NYS Online, the health benefits section of the New York State Department of Civil Service web site
- Social Security Administration (SSA) to enroll in Medicare: 1-800-772-1213, www.ssa.gov
- Medicare for Medicare benefits and claims information: 1-800-MEDICARE (1-800-633-4227), www.medicare.gov
- Retirement Systems for retirement system benefits:
NYS Employees' Retirement System: 518-474-7736
www.osc.state.ny.us
NYS and Local Teachers' Retirement System:
518-447-2666, 1-800-356-3128 or 1-800-782-0289
(recorded information), www.nystrs.org

It is the policy of the State of New York Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the Department of Civil Service web site (<https://www.cs.state.ny.us>). Click on Benefit Programs, then NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. New York State and Participating Employer Retirees and COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).