

Name: _____ Retirement Date: _____

INSURANCE COVERAGE IN RETIREMENT – UUP

Monthly Health Insurance Premiums (effective January 2009)

<u>Plan</u>	<u>Individual</u>	<u>Family</u>
The Empire Plan	48.15	210.88
CDPHP	41.08	202.14
Empire BlueCross BlueShield HMO (Upstate)	130.71	495.80
GHI HMO	92.42	403.65
MVP Health Care (East)	38.40	190.89

You may continue health insurance coverage for yourself and your eligible dependents when you retire if you meet the NYS Health Insurance Program (NYSHIP) requirements, which currently are as follows:

- First, you must have a minimum of ten years of service in a benefited position in which you were eligible for New York State Health Insurance Program (NYSHIP) coverage.
- Second, you must be at least 55 years of age.
- Third, you must be enrolled in the NYS Health Insurance Program at the time of your retirement.

Your employee health insurance coverage ends on _____, two weeks after your last regular paycheck, and your retiree coverage will begin the next day. For retirees, the Employee Benefits Division (EBD) of NYS Civil Service is the health insurance administrator. If you have questions about your insurance enrollment records, eligibility and NYSHIP requirements, call EBD at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) Monday through Friday, between 9 a.m. and 3 p.m. Eastern time. Please have the enrollee's Social Security number when you call.

How You Pay for Retiree Health Insurance

Currently, your unused sick leave is converted into a dollar amount and divided by your actuarial life expectancy in months. The result is a lifetime monthly credit applied to your health insurance premium. **The attached worksheet provides an estimate of the value of your sick leave.** If the cost of health insurance is less than the value of your sick leave, you pay nothing. If the cost is greater than the value of your sick leave, you pay the difference. **You have the option of using only 70% of the credit to pay for your health insurance coverage ("dual annuitant");** if you choose this option, the reduced 70% sick leave credit amount is applied to lower the cost of your dependent's coverage after your death. Your premium is deducted from your pension check if in the Employees' Retirement System or the Teachers' Retirement System. It may take several months for health insurance deductions to begin and the Department of Civil Service will bill you monthly during this period. The Department of Civil Service will bill you if you are in the Optional Retirement Program or if you are not receiving a pension.

Please note: It takes several weeks for sick leave credit to be processed. Meanwhile, you may be billed directly for health insurance premiums. Please follow any payment instructions you receive and contact EBD if you have billing questions.

Medicare

If you are 65 or older at the time of retirement, you must enroll in Medicare Part B; Medicare will become your primary coverage and your NYS health insurance will become secondary effective _____. You may need to enroll earlier if you become eligible for Medicare due to a disability. Medicare Part B premiums are deducted from your Social Security check. **Currently, the State will reimburse you for the Medicare Part B premium (a minimum of \$96.40/month in 2009)** in your Teachers' Retirement System or Employees' Retirement System pension check, or on a quarterly basis if you are in the Optional Retirement Program. Reimbursement will be made for your spouse if he/she is also 65 or over and a dependent on your health insurance plan. It may take several months for Medicare reimbursement to start; however, it will be retroactive.

To obtain a Medicare Part B enrollment form, call the Social Security Administration at 1-800-772-1213. You should enroll approximately 3 months prior to your 65th birthday. For more information about Medicare benefits, visit www.medicare.gov.

UUP Benefit Fund (Dental & Vision)

UUP Benefit Fund coverage for dental and vision will end on _____, at the end of the month following your last day on the payroll. You may continue your UUP coverage for up to 18 months under COBRA. **You must enroll within 60 days after the date your coverage would otherwise end.** Call 1/800/UUP-FUND for rate information and an application.

UUP offers a PPO (Preferred Provider Organization) network program and an out-of-network Premier Plan. You must maintain UUP membership in retirement to participate in either plan and **enroll within 90 days of retirement or within 90 days of the expiration of your COBRA coverage.** Benefit information, enrollment forms and premium costs are available at www.uupinfo.org or by contacting UUP at 1/800/342-4206 ext. 638.

UUP offers a discount vision program through Davis Vision that provides a maximum benefit to retirees when utilizing an in-network provider. You must maintain UUP membership in retirement to participate in this plan. Enrollment forms are available at www.uupinfo.org or by contacting UUP at 1/800/342-4206 ext. 638.

Civil Service (Dental & Vision)

You will be offered GHI Preferred dental coverage for retirees. Information will be mailed to your home after retirement. **You must elect this coverage within 30 days of receiving the offer from GHI or you forfeit your right to this coverage.** However, **if you purchase coverage under COBRA, you may delay enrolling in the GHI Dental Plan for retirees until the expiration of your COBRA continuation period.** In that case, you must notify GHI within 30 days of the end of your COBRA coverage (or the end of your coverage under any of the UUP retiree dental plans discussed above) if you wish to enroll.

The State does not provide lifetime vision care to retirees.

Post-Retirement Employment

It is important that you notify the Office of Human Resources if you continue to work for the University or for any NYS agency. New York State regulations impose earnings limits on NYS retirees under age 65 who continue to work for the State. **You cannot earn more than \$30,000/year in 2009** without jeopardizing your pension. (TRS retirees should contact TRS if planning post-retirement employment with any "public" employers in addition to working for any State agency.) **The 2009 Social Security earnings limit for anyone under age 65 is \$14,160.**

If you teach two or more classes or earn at least **\$12,948** per year (or **\$13,337** as of **7/2/09**) in a non-teaching position for at least 3 months, there will be an impact on your benefit status. You may continue in the UUP Benefit Fund and delay enrollment under COBRA, in any of the UUP retiree dental plans or the GHI Dental Plan. If you are 65 or older, your State health insurance will be primary, so you may defer enrollment in Medicare B; you will not receive a Medicare reimbursement from the State when your State insurance is primary. If you teach only one course, earn below **\$12,948** per year (or **\$13,337** as of **7/2/09**), or work less than 6 payroll periods, there is no impact on your health benefits – that is, Medicare is your primary coverage and your State health plan is secondary.