Retirement and Insurance Benefits
Deputy Sheriff Police Association

If you are an Onondaga County Deputy Sheriff looking ahead to retirement, there are many important issues to plan for and consider. Certainly, one of the most important is your health insurance.

As part of your retirement planning, you should find out exactly where you stand with regard to health insurance protection. Any questions you have concerning your insurance benefits should be answered prior to your retirement. In the information provided here, we hope you will find reassurance in the knowledge that Onondaga County, as an employer, continues to be as concerned about you in retirement as it has been during your years of active service.

We encourage you to contact the Employee Benefits office at least 3 months in advance of your retirement. To make an appointment or for answers to your questions, please call the Employee Benefit Division at (315) 435-3498.

Eligibility
An employee must meet certain criteria in order to retain health insurance benefits under the Onondaga County Benefit Program. An employee will be eligible to retain these benefits if he/she is enrolled in the program at the time of retirement and meets the following requirements:

- Completion of five (5) years of continuous service with Onondaga County,

  And

  Qualified for retirement as a member of the New York State Retirement System (completion of 25 years of service, or disability retirement) at the time of separation - regardless of age  Or

- Completion of at least ten (10) years of continuous service and is at least fifty-five (55) years of age at the time of separation from service.

If an employee does not qualify for retiree health benefits, he/she will receive information on continuing health benefits for a period of 18 months from the date of termination under the “Consolidated Omnibus Budget Reconciliation Act” (COBRA), which requires employers to offer continuation of benefits.

Dental benefit coverage is terminated on the last day of the month in which you retire or leave the County’s employment. Dental insurance can only be continued for 18 months under “COBRA”.

If you qualify for retiree health benefits, your coverage will be continuous. Your department payroll clerk will notify the Employee Benefits Division of your retirement date. Your health plan will change to the retiree plan on the first of the month following your retirement date. There will be no break in coverage. Your dependents will also be eligible for benefits if they are on your plan at the time of your retirement and you were enrolled for family coverage at the time of your retirement.

If you predecease your dependents, they will be able to continue their coverage under the following conditions:

- If you had 10 years of County service, your coverage will remain in effect for your surviving dependents at no cost for 90 days. After the 90 days has elapsed, your survivors will be eligible to continue coverage by paying the required premiums.
- If you did not have 10 years of County service, coverage for your surviving dependents will end at the end of the month following the 90 day extension. At that time, your dependents may continue coverage under “Cobra” for a period of up to 33 months.

If your spouse works for Onondaga County, the following options will apply to you:

1. You may elect to take your retiree benefit plan **OR**
2. You may elect to remain on your spouse’s active benefit plan
   - If you elect to stay on your spouse’s active benefit plan, should your spouse be terminated or retire, you can then change your insurance to the retiree benefit plan.

If your spouse who is currently enrolled under the Onondaga County Benefit Plan is eligible for health insurance through any other employer and/or group sponsored health plan, he/she must enroll in that plan in order to be eligible for benefits under the Onondaga County Benefit Plan.

**Medicare**
There are three parts to Medicare. Part A is for hospital expenses, Part B is for medical expenses and Part D is for prescription drug benefits. At age 65 or when you become Medicare eligible, you will need to complete enrollment into Medicare A and B. Please contact the Social Security Administration to enroll 2-3 months in advance of your eligibility date. The Social Security Administration will send you your Medicare card. Remember, there is a special rule for those age 65 or older that are still actively working or are married to someone who is actively working with health insurance covering the Medicare eligible member. If you fall into this category, the members with the active employer coverage may delay signing up and paying for Medicare Part B until employer coverage ends. They would be entitled to a special enrollment period without penalty. This period includes the month the worker retires or any of the following 6 months to avoid a penalty. We advise checking with the Onondaga County Employee Benefits office before dis-enrolling from Medicare Part B, to confirm there will be no penalty in relation to the benefit coverage through Onondaga County.
If the member fails to enroll in Medicare Part B when eligible after retirement and is not covered by active employer coverage, the Onondaga County Benefit program will only pay benefits as a secondary payer since Medicare would have been the primary payer of medical claims. To enroll in Medicare you must contact your local social security office during your qualifying period.

**Medicare Advantage Plan**

Effective August 1, 2013, all Medicare eligible retirees and/or their Medicare eligible dependents will be converted to a Medicare Advantage program. This plan is a comprehensive benefits plan (health & prescription) that parallel the present benefit levels in the OnPoint program. As a supplement to your Medicare Advantage plan, Onondaga County will continue to provide additional coverage through a county funded Retirement Reimbursement Account (RRA). You will be issued a debit card which is County funded to use at your physician’s office to pay physician co-pays. This does not cover co-pays for pharmacy.

Please note: Exception to the change to Medicare Advantage is made for any member who has 2 or more dependents on the retiree policy. Coverage for all members in this case would remain with OnPoint, and OnPoint would coordinate benefits with Medicare A and B as a secondary coverage for the Medicare eligible member. Once coverage changes to less than 2 dependents, such as when children age off the policy and only a retiree and spouse are left on the plan, the Medicare eligible member would at that time be moved the Medicare Advantage plan while the non-Medicare eligible member would remain with OnPoint until they too are Medicare eligible, and make the change to the Medicare Advantage Plan. The county Medicare Advantage plan provides Medicare parts C (supplemental coverage to help cover what parts A and B do not cover) and D (the prescription part of Medicare). The Medicare Advantage administrator handles claims submission between Medicare A, B, C and D.

**Changes**

You will be able to change your coverage to an individual plan at any time. You cannot, however, change from an individual to (or back to) a family plan after retirement. You may have the opportunity to change between plan options offered to county enrollees (County Plan vs. HMO) during the annual open enrollment period, which is during the last quarter of each year. Once you retire, you will receive new medical and prescription identification cards that will identify you as a retiree of Onondaga County.

Any changes in your address, dependents or insurance coverage such as death, divorce, other insurance information, etc. must be reported to the Employee Benefits Division. Please contact that office at 315-435-3498.