

## **Retirement and Insurance Benefits**

If you are an Onondaga County employee 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 make an appointment with the Division of Risk Management, Employee Benefits Division for a consultation with an Employee Benefits representative. 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:

- Must be at least age 55 with ten years of service with Onondaga County, regardless of membership in the New York State Retirement System OR
- Have 5 years of service with Onondaga County and be eligible to receive a retirement benefit through the New York State Retirement System at the time of separation – regardless of age OR
- At least age 55 years old and have 5 years of service with Onondaga County and is eligible to receive a retirement benefit under TIAA-CREF.

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 you 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 under OnPoint 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 after your death. At that time, your dependents may continue coverage under “COBRA” for a period of 36 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

## **Coverage**

If you are an employee who is not represented by a union bargaining agreement, upon your retirement, you have the option of enrolling in OnPoint, or if eligible, one of the Health Maintenance Organizations offered by Onondaga County. Currently the premium contribution level for OnPoint is 15% of the premium rate per month.

If you are an employee who retires with a union contract still in effect, you have a choice of enrolling in either Onondaga County Retiree Plan B or OnPoint at the time of retirement. You can continue to be enrolled in Retiree Plan B at no cost to you until the expiration date of the bargaining agreement under which you retired. At that time, you will be eligible to enroll in OnPoint or one of the HMO’s if eligible. You will be required to make a monthly premium contribution at that time.

Please contact the Employee Benefits Division at 315-435-3498 for a copy of a benefit plan summary for the program of your choice.

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, Medicare Part A is automatic. The Social Security Administration will send you your Medicare Part A card whether you are actively working or are married to someone who is actively working. However, you must enroll in Medicare Part B within 3 months of your 65<sup>th</sup> birthday in order to avoid a penalty and delayed coverage. Remember, there is a special rule for those age 65 or older and are still actively working or are married to someone who is actively working. If you fall into this category, you may delay signing up and paying for Medicare Part B until retirement or until employer coverage ends, whichever occurs first. You will 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.

If you fail to enroll in Medicare Part B after retirement and your spouse is not actively employed, 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 Prescription Drug Part D is optional. However, because you have existing prescription drug coverage with Onondaga County that, on average, is as good as the Medicare Coverage, you can choose to join a Medicare Prescription Drug Plan at a later date. Each year you will have the opportunity to enroll in a Medicare prescription Drug Plan between November 15 and December 31. **Because your existing coverage with Onondaga County is on average at least as good as the Standard Medicare Prescription Drug Coverage, you can keep this coverage and not pay extra if you later decide to enroll in the Medicare Prescription Drug Coverage. If you do decide to enroll in a Medicare Prescription Drug Plan and drop your Onondaga County Prescription Drug Coverage, be aware that you may not be able to get the Onondaga County coverage back. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare Prescription Drug Coverage in your area.**

Many providers will accept Medicare's assignment and will bill Medicare and the Onondaga County plan for you. Should you need to submit a claim to the Onondaga County plan, however, you will need an itemized medical bill and the "Medicare Explanation of Benefits" relating to that bill. Simply complete a medical claim form, attach both items, and mail it to the County's benefits administrator for processing. Any questions concerning claim submission or processing should be directed to the claims office customer service department.

There is a deadline for submitting medical claims for reimbursement. Medical claims must be filed under the Onondaga County Benefit Plan no later than March 31 of the year following the year in which the eligible service was received. Medical claims will only be accepted after the deadline if they are submitted within 30 days of the date of the primary carriers "explanation of benefits".

## **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 will 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.