

Retirement and Insurance Benefits

Onondaga County
Division of Personnel
2016

Presented by: C. Tracy Grimm
Employee Benefits Claims Clerk
Ph. 315-435-3498 x4127

Introduction

- During this presentation we will present an overview of the insurance benefits and try to address some of your questions.
- We encourage you to call the Employee Benefits Department at 435-3498 x 4127 **at least 3 months in advance of your retirement** to insure transition to the correct retiree plan.

Eligibility

Tiers 4 and below:

- Must be at least age 55 with ten (5) years of service with Onondaga County, regardless of membership in the New York State Retirement System

Tiers 5 and above:

- Must be at least age 55 with ten (10) years of service with Onondaga County, regardless of membership in the New York State Retirement System

OR (for all tiers):

- Have five (5) years of service with Onondaga County and be eligible to receive a retirement benefit through the NYS 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 TIA-CREF.

Coverage

- Employees NOT represented by a union bargaining agreement, upon retirement you have the option of enrolling in OnPoint, or if eligible, one of the HMO's offered by the County.
- Employees who are retiring with a union contract still in effect, have a choice of enrolling in either Onondaga County Retiree Plan B or OnPoint. You may continue to be enrolled in Plan B at no cost to you until the expiration date of the bargaining agreement, 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 contribution at that time.

- 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

According to the rules of the Onondaga County retiree plan, you or anyone on your retiree health policy are required to enroll in Medicare parts A and B when eligible either by age or disability.

- For those members with 2 or less on their retiree health insurance policy, the Medicare eligible member will be moved to the county Medicare Advantage program, while the other not eligible for Medicare will remain with OnPoint until their Medicare eligibility date, when they too would be moved to the Medicare Advantage plan.
- For those with 3 or more members on the retiree policy, the Medicare eligible member will remain on OnPoint (until the point where there are only 2 members left on the policy and at that time the Medicare eligible member will move to the Medicare Advantage plan), however the OnPoint coverage will begin to pay as secondary to Medicare A and B upon the Medicare effective date.
- Members becoming eligible for Medicare can sign up at least 3 months in advance. In order to insure smooth transition to the Medicare Advantage plan, it is advised that the Medicare eligible member sign up as soon as possible, as we are unable to complete enrollment in to the correct plan until Medicare parts A and B are showing in the system. Enrolling early allows us to complete the Medicare Advantage process in time to have all the materials, such as ID cards and information to be sent in advance.

Medicare (con't)

Q: What happens if eligible member declines Medicare parts A and/or B?

A: Penalty will be assessed & Medicare eligible member will be charged for that which Medicare would have paid, as Onondaga County will only pay that part which would be secondary to Medicare.

Q: What if myself or my dependent is eligible due to disability but not yet 65 – do we still need to sign up?

A: Yes – anyone on the retiree plan who is Medicare eligible for any reason at any age must sign up for Medicare A & B, or plan penalty will be applied.

Q : Will the premium for the Medicare Advantage plan be the same that the member was paying with OnPoint?

A: The premium for OnPoint and MA are the same, and if you had single coverage before the change, there will be no difference to your premiums. If you had family coverage, and one member is enrolled into the MA plan, the policy will be split into (2) separate policies, one with MA and the other with OnPoint. Billing will drop to lower rate, as the rate for 2 single policies is less than family rate.

Medicare (con't)

Q: Will I need to do anything to adjust my payment if the rate changes to (2) single policies?

A: No. The adjustment will be done by the county automatically.

Q: Where can I get more information on the county Medicare Advantage program?

A: More detailed information will be available on the Ongov website (www.ongov.net)

If you click link for “departments” and click link for “Employee Benefits” in the alpha directory.

Changes

- You will be able to change your coverage to an individual plan at any time. You CANNOT change from individual to (or back to) a family plan after retirement.
- Any retiree (except those who are Medicare eligible and on the MA plan) 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. You will receive notification of this each year.

Billing Procedures

- Once your retirement choice has been processed you will receive a billing each month from POMCO. They are the administrators of Onondaga County's retirement premium billing.
- You can also authorize a deduction from your retirement check. Form for this will be mailed in your retirement packet from EB dept. upon receiving your retirement insurance application. **YOU MUST HOLD THIS FORM UNTIL YOU RECEIVE YOUR PERMANENT RETIREMENT NUMBER FROM NYS**, which could take 4-6 months (we cannot use registration number). In interim, pay bills sent by POMCO. Incomplete forms for pension deduction can not be processed, and will be sent back to you.
- Billing for COBRA dental coverage is also administered by POMCO.
- Bills for Retiree insurance premiums and COBRA will come separately as they are sent from different departments within POMCO.

Frequently Asked Questions??

- **How much will this coverage cost?**
 - Currently the premium contribution level for OnPoint is approximately 15% of the premium rate per month.
 - 2016 Rates: \$70.12/mo. Single
\$203.12/mo. Family

- **What do I have to do to notify Employee Benefits?**

- You will need to complete a “Onon. Cty. Emp. Ben. Enrollment” form, which your payroll clerk will have. Please turn this form in to payroll clerk to complete the top section, then forward to Employee Benefits Dept. This will notify us that your coverage will be converted to retiree and your dental coverage will terminate at the end of the month in which you retire. Be sure to complete the form listing retirement date, and ALL members currently on your plan whom you want on your retiree health insurance. Be sure to answer all questions on the application, especially those in relation to disability status and Medicare eligibility so we can make sure all members are enrolled in the correct plan.
- If you or your dependent are Medicare eligible at the time of retirement, please speak with the Employee Benefits office as there is extra paperwork needed for the move to the MA plan.

- **Does the Plan change when I retire?**
 - If you remain in the OnPoint plan, your coverage is the same as the CSEA Onpoint coverage for active employees. You will still have prescription and vision coverage. Dental coverage will end on the last day of the month you retire in.
 - If you (or any of your family members if there are 2 or less on the health policy) are eligible for Medicare at the time of retirement, the Medicare Eligible member would begin the MA plan as of the first of the month following retirement. **It is VERY important that you contact the local social security office well in advance of your retirement to have the Medicare eligible member enrolled in Parts A and B to be effective upon your retirement,** and turn in your retirement insurance enrollment form well in advance so that we have time to complete the MA enrollment.
 - If you have 3 or more on your policy, and one is eligible for Medicare, you would still need to have the Medicare eligible member enrolled in Parts A and B upon your retirement or penalty would be assessed to the benefits, reducing county coverage to secondary to what Medicare would have paid. Medicare would be primary insurance and county would be secondary for those eligible for Medicare upon your retirement.

- **Are the HMO's different once you retire?**
 - All HMO's are not available to individuals over the age of 65.
 - If you move to an area that is outside of the HMO network, you will be offered the option to change plans.
 - Please contact Employee Benefits for specific information if this is a concern.

- **When do my current coverages end?**

- Your active insurance terminates the end of the month that you retire. Dental would terminate last day of retirement month. If you have submitted retiree enrollment form, retiree health insurance billing would begin the first of the next month.
- If you wish to continue your dental coverage you are eligible to continue the current plan under COBRA for a period of 18 months. Under this plan you are responsible for the payment of the entire premium plus 2% administration costs.
- Information regarding your COBRA rights, including pricing and instructions to enroll, will be mailed by POMCO, our COBRA administrators.

- **How do I enroll in COBRA dental?**

- POMCO will send a packet with information on enrolling in COBRA coverage. Wait until you receive this package, complete the enclosed application and return it to POMCO at the address provided with a check for your first month's premium. Monthly rate for COBRA dental:

2016 Single **\$36.20**

Family **\$96.43**

- **What if I move out of state?**

- If you are enrolled in the OnPoint plan you must notify the Employee Benefits Office. Since you will no longer be in the area, you will not be able to see physicians in the OnPoint Network. Your group number must be changed to reflect this or your benefits will be reduced to Level 2 or 3 services.
- Once you are an Out-of-area retiree in order to remain covered under Level 1 services you must make sure that the providers you are using accept POMCO. Out of Area Provider lists can be found on www.mypomco.com. Click “PHCS” for list of providers.
- If you are enrolled in the MA plan, you must notify employee benefits of your new address or temporary mailing address change. Your MA plan will remain the same

In any case, if you have an address change, be sure to notify Employee Benefits Department.

- **What if I live out of state for part of the year?**

- Again you must notify the Employee Benefits Office or your benefits will be reduced. We can adjust your records to show that you are temporarily out of the area.

- **Are there any survivor rights to my health benefits?**
 - If you have been employed by Onondaga County for at least 10 years then your spouse may continue to carry the insurance benefit. There is a slight increase in the monthly premium (20% of premium rate).
 - If you have not been employed by the County for 10 years then your spouse may continue to carry the plan using their COBRA rights (3 year limitation).
 - In either situation (less than 10, more than 10) your spouse would receive 3 free months of health coverage.

Contacts

- Employee Benefits Division 435-3498
- Onpoint Customer Service 1-866-543-0277
- ProAct (OnPoint plan) 1-877-622-8440
- Davis Vision 1-800-999-5431
- POMCO (Plan B) 1-866-543-0277
- POMCO (Retiree Billing) 1-866-543-0291
- POMCO (COBRA dental pmts) 1-866-249-7353
- POMCO (COBRA dental insurance) 1-866-543-0277
- Medicare Advantage United HealthCare:
1-877-714-0178