

## **2023 Common Questions Concerning Benefits for Retirees**

### **What are the requirements to be eligible for health benefits as a retiree?**

1. You must have a minimum of five (5) years of paid service, not necessarily continuous, with The County of Westchester. Periods of less than full time employment will be considered as full-time if you were eligible for health benefits.
2. You must be eligible to receive, or would have received had you joined, a retirement allowance from a retirement system administered by The State of New York or one of its civil divisions.
3. You must be enrolled in The Westchester County Health Plan or one of the H.M.O. Plans currently offered to you as a Westchester County employee.

Employees who have qualified for Social Security Disability payments are eligible to continue benefits as a retiree regardless of age, provided they have at least ten (10) years of paid service with The County of Westchester.

**Please Note:** The five (5) years of paid service with the County of Westchester requirement is waived for Westchester County elected officials and appointed department heads who are eligible to receive a retirement allowance from a retirement system administered by the State of New York or one of its civil divisions.

### **As a NYSNA RN can I keep my NYSNA Health Benefits coverage as a retiree?**

No. Prior to retirement, all eligible employees, or designees if incapacitated, must complete and submit the health benefits enrollment form to the County's Finance Department and will, if eligible, be enrolled in the County's Primary Health Insurance Plan, currently administered by UMR.

### **What would be the effective date of my retiree coverage?**

If your Actual Retirement date is on the 1<sup>st</sup> day of any month you will be considered retired that day for the purpose of Health Benefits.

If your Actual Retirement date is on the 2nd day or any other day in the month other than the 1<sup>st</sup>, your Retiree Health Benefits will begin the 1<sup>st</sup> day of the following month.

### **Can I keep my H.M.O. coverage as a retiree?**

No. If you are enrolled in a health maintenance organization (H.M.O.) at the time of your retirement, you will be transferred to the County Comprehensive Hospital, Major Medical and Prescription Drug Plan. Retirees are not eligible for H.M.O. membership.

### **Will my health benefits cover me out of New York?**

Yes. Please check to see which providers might be participating in network in your area by accessing [www.UMR.com](http://www.UMR.com). Click on provider finder and then on the UMR/PHCS- Multiplan Allied Network.

For Out-of-Network Providers: Eligible expenses incurred by a nonparticipating provider will be processed under the major medical portion of your health plan. If you have medical expenses outside the United States, make sure your bills have as much information on them as possible and have them translated into English.

Major Medical Forms for out-of-network providers are available in the Finance Dept. Benefits Office at 148 Martine Ave., Rm. 730 White Plains, NY, 10601. You can also access these forms on the UMR website by registering on [www.UMR.com](http://www.UMR.com).

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**What is the cost to continue the coverage for myself, my spouse and/or eligible dependents under my health benefit coverage?**

**The 2023 monthly cost of Retiree Health Benefit Coverage is as follows:**

<b><u>Former Union Affiliation</u></b>	<b><u>Individual Plan</u></b>	<b><u>Family Plan</u></b>
CSEA retired prior to August 1, 2004	No charge	\$338.82
CSEA retired after August 1, 2004 20+ years of service	No charge	\$338.82
CSEA 10 to 19 years of service	\$258.65	\$1105.70
CSEA 5 to 9 years of service	\$517.30	\$1787.88
Non-represented Management who retired Prior to December 31, 2010	No charge	\$338.82
Non-represented Management greater than 30 years of service as of December 31, 2010	No charge	\$338.82
Non-represented Management less than 30 years of service as of December 31, 2010 with final base salary greater than \$120,000	\$206.92	\$545.74
Non-represented Management less than 30 years of service as of December 31, 2010 with final base salary greater than \$60,000 and less than \$120,000	\$155.19	\$409.30
Non-represented Management less than 30 years of service as of December 31, 2010 with final base salary less than \$60,000	\$103.46	\$338.82
Teamsters	No charge	\$338.82
Nurses retired prior to June 1, 2005	No charge	\$338.82
Nurses retired after June 1, 2005 with 20+ years of service	No charge	\$338.82
Nurses 10 to 19 years of service	\$258.65	\$1105.70
Nurses 5 to 9 years of service	\$517.30	\$1787.88
Correction Officers retired prior to September 1, 2000	No charge	\$338.82
Correction Officers with a date of hire prior to July 9, 2012 who retired after September 1, 2000	No charge	No charge
Correction Officers with a date of hire after July 9, 2012 or who became COBA members after July 9, 2012	\$206.92	\$545.74
Superior Correction Officers retired prior to January 1, 1999	No charge	\$338.82
Superior Correction Officers who became COBA members prior to July 9, 2012 who retired after January 1, 1999	No charge	No charge
Superior Correction Officers who became COBA members after July 9, 2012	\$206.92	\$545.74
Police Officers who retired prior to January 1, 2000	No charge	\$338.82
Police Officers with a date of hire prior to July 1, 2013 who retire after January 1, 2000	No charge	No charge
Police Officers who were members of PBA between Jan. 1, 2009 and June 30, 2013 who retire after January 1, 2000	No charge	No charge
Police Officers- hired on or after July 1, 2013	\$118.50	\$329.46

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Police Officers- hired on or after July 1, 2013 with a performance of duty or accidental disability retirement.	\$59.30	\$164.73
Criminal Investigators retired prior to January 1, 2001	No charge	\$332.18
Criminal Investigators with a hire date prior to Sept.1, 2013 who retired after January 1, 2001	No charge	No charge
Criminal Investigators hired on or after Sept. 1, 2013	\$134.50	\$354.73

### **I and/or my spouse am 65 years of age or older and have not enrolled in Medicare Part B. When do I have to enroll?**

You may enroll at your local Social Security office 3 months before turning 65 or up to 30 days prior to your retirement effective date.

You may also apply online at [www.socialsecurity.gov/medicareonly/](http://www.socialsecurity.gov/medicareonly/).

You must enroll within one (1) month following your retirement date to avoid the possibility of a penalty premium. Please send the Benefits Office a copy of your Medicare card.

The only exception to this rule would be if you were covered under your spouse or domestic partner's active employer sponsored health plan. If this is the case, please provide us with proof of primary coverage through your spouse's active employer sponsored health plan.

Please review your health benefit booklet for detailed information regarding Medicare coverage.

**You are not required at this time to sign up for the Medicare Part D Prescription Drug Plan on your own as we, Westchester County, through the UMR plan, will enroll you in the employer sponsored waiver program Medicare Part D called Silver Script, which is sponsored by CVS Caremark . If you or your spouse is already enrolled in a Medicare Part D program through a spouse's plan or on your own, you will not be enrolled in the Westchester County UMR Silver Script program.**

### **I and/or my spouse are not yet 65 years of age. What happens when I or my spouse turns age 65?**

You must enroll in Medicare Part B before your 65<sup>th</sup> birthday. You may enroll up to three (3) months before your birthday at your local Social Security Office. **Failure to enroll within the three month period may result in a waiting period and penalty premium for the cost of Medicare Part B.**

### **Do I and/or my spouse or eligible dependents have to enroll in Medicare if we are eligible for it because of a disability?**

Yes. You must enroll and send the Benefits Office a copy of your Medicare Card. Westchester County currently reimburses the standard cost of Medicare Part B Coverage. It is reimbursed quarterly at the end of the month following the close of the quarter. Medicare Part A Hospital Coverage is free.

### **How does being enrolled to Medicare affect my health benefits?**

When you are covered by Medicare, Medicare becomes your primary benefit coverage. This means if you are hospitalized or use the outpatient or emergency room of a hospital, you would show the admitting clerk your Medicare card and your Westchester County Health Benefit card. Medicare would pay the hospital first, and if there were a balance due, your Westchester County Health Plan would consider the eligible expenses.

## 2023 Common Questions Concerning Benefits for Retirees

### What happens to any funds that I have left in my Flexible Spending Account?

**Medical Flex and Parking and Transit Flex** – You may submit claims for reimbursement for services incurred through your last day of Westchester County active employment.

Ex. Last day on payroll November 16, 2023 – Last date of service for a claim you can submit is November 16, 2023.

**Dependent Care Flex** – You may submit claims for reimbursement for services incurred through December 31 of the year in which you separated from active county service.

### How are bills processed when Medicare is the primary coverage?

Medicare pays first on any medical expenses. If you use a Preferred Provider (PPO), you would not be responsible for a co-payment.

**Important:** Be sure to check with the preferred provider to see if they accept Medicare primary patients. If you do not use a Preferred Provider (PPO) your bills will be processed under major medical and you will be subject to the annual \$300.00 deductible. Then, you are subject to coinsurance copayments of up to \$1,500.00 annually. Once both have been satisfied, the Allowable Fees will be the same fees allowed by Medicare. UMR will pay the 20% at the usual and customary rate as they would any other out of network claim.

## Coordination of Benefits

### What happens if I am covered by more than one health plan?

You can be covered by more than one health plan. However, you must know which plan to submit your bills to first (the Primary Plan), which plan is the secondary plan, and for some of you, which is the third plan to submit for payment. The following will explain the order for submitting a claim:

If you are **not** Medicare eligible and you become actively employed and have health coverage through your employer:

Primary Plan	Active Plan
Secondary Plan	Retiree Plan

If you become actively employed and have health coverage through your employer and **are** Medicare eligible:

Primary Plan	Active Plan
Secondary Plan	Medicare
Third Plan	Retiree Plan

If you are retired, **not** Medicare eligible and are covered by your spouse's active employee health plan:

Primary Plan	Your Retiree Plan
Secondary Plan	Spouse's Active Health Plan

## 2023 Common Questions Concerning Benefits for Retirees

If you are retired, Medicare eligible and are covered by your spouse's active employer health plan:

Primary Plan	Spouse's Health Plan
Secondary Plan	Medicare
Third Plan	Your Retiree Plan

If you are covered by two retiree plans, the plan that has covered you the longest is primary. Coordination of Benefit Rules applies to your covered spouse, domestic partner, or dependent children.

### Prescription Drug Benefits

#### **Will I still have my prescription Drug Benefit when I Retire?**

Yes. If you are 65 or over, or if you are disabled and or Medicare primary, the CVS Care Mark - Silverscript Prescription Plan can be used all over the Country. Information on participating pharmacies can be obtained by calling the Silverscript Customer Care number at 1-866-235-5660 or accessing online at <https://www.silverscript.com>.

If you are under 65 and retired or on another Medicare Advantage plan elsewhere call CVS at 1-866-727-0494 or access online at <https://www.caremark.com/wps/portal>.

#### **Will I have dental coverage as a retiree?**

Yes. There is a dental policy for retirees who continue health benefit coverage. However, there is no provision for covering a retiree's spouse or children. Dental coverage is only for the retiree and is offered at no cost.

Your dependents' dental and vision benefits will terminate the last day of the month that the employee retires. If you were enrolled in UMR Dental and Vision they will be offered the opportunity to continue coverage through C.O.B.R.A. If you are a Police Officer, Correction Officer, or Criminal Investigator you should contact your union regarding continuation of coverage.

The retiree's dental plan becomes effective the first day of the month following the employee's retirement date unless the retirement date is the first day of the month. In this case the retirement date would be the effective date for the retiree dental plan. The Retiree will be offered COBRA to continue a Vision benefit as it is termed upon retirement.

## 2023 Common Questions Concerning Benefits for Retirees

### Survivor Benefits

#### Can my family continue the Westchester County Health Benefit Plan should I die?

Yes, providing you have had ten (10) years paid county service or a combination of ten (10) years of paid service between Westchester County and another agency participating in the New York State Retirement System.

If a spouse or dependent children eligible for survivor coverage wish to apply, they must notify the Benefits Section of the Finance Department by letter requesting the continuation of the health benefits along with a copy of the former employee's death certificate. The coverage is free for a period of three (3) months. At the end of that time, **the survivor(s) will receive a bill for the full cost of the family or individual coverage.** This premium is higher than the retiree premium because the retiree premium is only for a portion of the total cost of coverage.

- **Note:** Survivors of the Union members listed below **are not required** to pay for coverage if the spouse died while an active employee with at least fourteen (14) years of service with The County of Westchester on or after the below date.

Police Officers effective June 24, 2006

Criminal investigators effective January 1, 2005

Correction Officers effective March 15, 2007 Superior

Correction Officers effective January 6, 2006

**Exception:** If the active Employee dies in the line of duty and was a member of one of the unions listed above, there are no minimum years of service required.

If there are survivors covered under a retired member's Health Benefit Plan at the time of his/her death, those survivors may be eligible for continuation of coverage at no cost. Please contact the Benefits Office at 914-995-4715 for additional information.

If at any time a survivor spouse remarries, or enters into Domestic Partnership coverage will be terminated. Dependent children can continue to have coverage as long as they would have been eligible. Survivors are not eligible for dental or optical benefits.

### Eligible Dependents

#### Is my child (children) eligible?

Effective January 1, 2011 your child will be eligible for health coverage until the end of the month in which your child turns age 26.

If your child is unmarried, totally physically or mentally disabled and became totally disabled before reaching age 26, is incapable of self-sustaining employment by reason of mental or physical handicap and is primarily dependent on you for support and maintenance they may be eligible for continued coverage. Documentation will be required.

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### IMPORTANT TELEPHONE NUMBERS AND WEBSITES

UMR (UMR)	For precertification Verification of eligibility General Plan information Participating Provider Information	1-800-826-9781 <a href="http://www.UMR.com">www.UMR.com</a>
Nurse Help Line	Regular Business Hours	1-877-950-5083
CVS(CAREMARK)	Pharmacy for UMR enrollees.	1-888-727-0494 <a href="http://www.caremark.com">www.caremark.com</a>
Social Security Administration	You and your eligible dependents must enroll in Medicare Part A and B as soon as you or your dependents are eligible for primary coverage under Medicare.	1-800-772-1213 <a href="http://www.ssa.gov">www.ssa.gov</a>
Medicare	Call for Medicare benefits claims information	1-800-633-4227 <a href="http://www.medicare.gov">www.medicare.gov</a>
NYS Retirement System		1-866-805-0990 1-518-474-7736 <a href="http://www.osc.state.ny.us">www.osc.state.ny.us</a>
County of Westchester Benefits	148 Martine Ave. Rm 730 White Plains, NY 10601 for Benefit Info, forms and Summary Plan descriptions <a href="http://www.westchestergov.com/finance/">http://www.westchestergov.com/finance/</a>	1-914-995-4715 1-914-995-3289 (FAX)

Should you have any questions concerning your benefits, contact the Employee Benefits Office at 914-995-4715 or write:

Westchester County Department of  
Finance  
148 Martine Avenue – Room 730 White  
Plains, NY 1060