

# ELIGIBILITY

Find out what's required for retiree health coverage

## You're Eligible If...

- You have the required years of service and
  - You'll be receiving a pension check in retirement retirement
- Or
- You're a member of a pension system not maintained by the City, but covered under special agreement, such as CUNY employees

### Please Note:

Even if you're choosing to waive health coverage, you must still complete the enrollment process and select "waive coverage" on your application.



## If You're Not Eligible:

- You can purchase Health Coverage through COBRA
- Purchase coverage directly through an insurance company
- Purchase coverage made available by the Affordable Care Act

# OPTIONS

What you are able to change upon retirement

## Covered Dependents

You can add or drop dependents

Eligible dependents include:

- Legally married spouse or registered domestic partner
- Children under the age of 26
- Disabled dependents covered prior to retirement

## Optional Rider

Depending on your union/welfare fund, you may be required to purchase an optional rider to cover expenses not included in your basic plan, such as:

- Prescription Drugs
- Or, if you're not eligible for Medicare:
  - Private duty nursing and appliances
  - Enhanced reimbursement schedule

## Changing Plans:

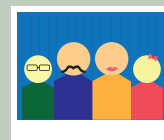
Must continue your current plan unless...



You're retiring during a transfer period, or



You're moving outside your current plan's service area, or



You or a covered dependent are eligible for Medicare.

# MEDICARE

Available to retirees and dependents age 65 or older or disabled

## Parts A & B

Medicare Part A: Hospital Insurance

- Medicare Part A is available at no cost
- It's best to sign up 3 months prior to turning age 65 regardless of whether you're still working or retired



Medicare Part B: Medical Insurance

Medicare Part B has monthly premiums that are based on income. Enroll prior to your retirement date. Delaying can lead to lifelong penalties.

If you're collecting Social Security, your Part B premiums are deducted directly from your Social Security payments. If you're not collecting Social Security, you'll receive a monthly bill.

Some individuals with higher incomes may pay higher Part B premiums. This is known as your *Income Related Monthly Adjusted Amount (IRMAA)*.

## Medicare Reimbursement

The City reimburses Medicare Part B premiums provided that:

- The Individual is enrolled in a City health plan with "Medicare Status" and
- A Copy of the individual's Medicare card has been received by the Health Benefits Program

Medicare Part B reimbursement is made once a year, generally in the summer, for premiums paid during the prior calendar year. Note that any Part B penalties you incur will not be reimbursed.

IRMAA reimbursement is separate from the standard reimbursement. You must re-enroll every year if you qualify, and your IRMAA reimbursement will be paid after your standard reimbursement.

# ENROLLMENT

Submitting your application & Medicare documentation

## Application Certification

Bring your Health Benefits Application

to your agency benefits representative for certification.



## If you're Medicare Eligible

- You must also submit a copy of your Medicare Card or Medicare Award Letter
- You or your agency benefits representative must submit the completed application along with your Medicare documentation (if applicable) to the Health Benefits Program.



## Medicare HMO Enrollees

If you're enrolled in a Medicare HMO Plan, you must obtain a Special Enrollment Application directly from the health plan and also submit a copy to the Health Benefits Program.



