Health Insurance in Retirement
Sheila Scott, Benefits Administrator
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Health Insurance Eligibility
- Must have completed a minimum service period (10 years if hired after 4/1/75).
- Must qualify for retirement as a member of a State Retirement System or ORP.
- Must be enrolled in the New York State Health Insurance Program (NYSHP) either as an enrollee or dependent at the time of retirement.

Health Insurance Premiums
- State pays 88% of monthly premium for individual coverage and 73% for family coverage for CSEA, PEF, APSU SG-9 & below or M/C & UUP $41,756 and below.
- State pays 84% of monthly premium for individual coverage and 69% for family coverage for CSEA, PEF, APSU SG-10 & above or M/C & UUP greater than $41,757.
- ERS and TRS Retirees premiums are deducted from monthly pension check.
- SUNY ORP (TIAA, VOYA, VALIC) Retirees are responsible to pay the Employee Benefits Division of the Dept. of Civil Service on a monthly basis.
Current Monthly Premium Rates for Empire Plan Retirees
Effective 1/1/2017

<table>
<thead>
<tr>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSEA, PEF, APSU SG-9 &amp; below</td>
<td>$66.71</td>
</tr>
<tr>
<td>M/C &amp; UUP $41,756 &amp; below</td>
<td></td>
</tr>
<tr>
<td>CSEA, PEF, APSU SG-10 &amp; Above</td>
<td>$115.62</td>
</tr>
<tr>
<td>M/C, UUP above $41,757</td>
<td></td>
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Value of Sick Leave Accruals

- Sick leave accruals, up to a maximum of 200 days, are converted to a Lifetime Monthly Credit.

- Dual Annuitant Option: Passing the credit along at 70% of its value.

- Deferred Health Insurance.

Calculating Your Monthly Credit

- Determine your hourly rate of pay by dividing your annual salary by 1957 (2088 if you work an eight hour day).

- Multiply the hourly rate by the number of sick leave hours to get the total dollar value.

- Divide the dollar value by your actuarial life expectancy provided by NYSHP.

- The results is your lifetime, monthly sick leave credit.

- www.cs.ny.gov/employee-benefits/login/
Monthly Credit Continued...

- Sick leave accruals are converted to a credit only when an employee's status goes directly from active to retiree.
- The credit is applied to your monthly health insurance premium.
- If credit is less, you pay less.
- If credit is more, you pay nothing.
- There are no refunds for credit not used.

Dental/Vision

CSEA
- Vision/Dental coverage stops.
- COBRA (18 month continuation) or retiree plans available.
- You must contact your union about retiree plan options -1-800-342-4146, Extension 1403.
- www.csseaebf.com/retiree_benefits.php

Dental/Vision

UUP
- Vision/Dental coverage stops.
- COBRA (18 month continuation) or retiree plans available.
- You must contact your union about retiree plan options (1-800-342-4206).
- www.uupinfo.org/benefits/index.php
Dental/Vision

APSU and M/C

• Vision/Dental provided by the State ends.

• New York State Dept. of Civil Service Employee Benefit Division will contact you about your COBRA and retiree options.

Medicare

• Provides primary coverage at age 65 and retired.
• Retiree must enroll in Part A (Hospital) and Part B (Medical). Do not enroll in Part D. This must be in place at the time of retirement.
• Prescription coverage remains with Empire Plan.
• NYSHP provides supplemental coverage.
• State penalty for delaying enrollment.
• State reimbursement for Medicare premium for you and possibly your spouse, currently at the rate of $134 a month.

Dependent Survivor Health Insurance Benefits

• Dependent must be on the plan at the time of the enrollee's death

• Survivor coverage:
  • Extended benefit period at no cost: coverage will continue at no cost for three months beyond the last month paid
  • Continued coverage: after the three month period, dependents may continue coverage as long as they remain eligible at the employee share rate.
Questions?

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1-800-772-1213

NYS Dept of Civil Service:
1-800-833-4344