

Enrolling in Retiree Benefits for Medicare Eligible Employees Checklist

Note: if you are not eligible for Medicare, please view the checklist for Non-Medicare Eligible Employees.

Before You Enroll

- Begin this process at least 3-4 weeks before your planned retirement date
- Take care of important medical details (visiting your doctor, refilling prescriptions) at least 2-3 weeks before planned retirement date

Eligibility

- In order to be eligible for retiree benefits, you must meet all eligibility requirements:**
 - Requirement #1 – You worked regularly for at least 20 hours per week.
 - Requirement #2 – You were eligible for health coverage as an employee.
 - Requirement #3 – You are eligible to receive a City pension upon retirement.
 - Requirement #4 – (*only one of the following must apply*)
 - A – You have at least 10 years of credited service as a member of a City pension plan. (*Note: if you started with the City before 12/27/01, you only need 5 year.*)
-- **OR** --
 - B – You have at least 15 years in the Teachers retirement system or Board of Ed retirement system. (*Note: if you started with the City on or after 4/28/10 & held a position recognized by the teacher organization on your last day.*)
-- **OR** --
 - C – You are retiring because of accidental disability.

How To Enroll

Note: The following steps apply to you and any dependents eligible for Medicare prior the date you can officially begin to receive pension payments (also known as your "date of pension payability"). This date may differ from the date you retire, or the date you receive your first pension payment.

- 1. File for Medicare benefits**
 - **File for Medicare Part B:**
 - If you are age 65 or older, you should have already applied for Medicare Part A
 - At retirement you must apply for Medicare Part B prior to your date of pension payability.
 - Failure to do this may lead to future penalties.
 - *Note: the City reimburses Medicare Part B premiums paid by City retirees enrolled in City health coverage. See "Medicare Reimbursement Program" for more information.*
 - If enrolling in a **Medicare Supplemental Plan:**
 - You must submit a copy of your Medicare card or Medicare award letter with your Health Benefits application

- If enrolling in a **Medicare HMO Plan**:
 - Obtain a Special Enrollment Application from that health plan, complete it and submit it to that health plan prior to your date of pension payability.
 - Make sure to identify yourself as a City of New York retiree to the health plan
 - Keep a copy of the Special Enrollment Application and submit it along with your Health Benefits application.

- 2. Receive written verification of your retirement date from your pension system.**
 - This document is mailed to you. Please contact your pension system if you have not received this document.
 - This document contains your date of pension payability (the date you can officially begin receiving pension payments). This date is important in the following steps.
 - *Note: Your date of pension payability may differ from the date you retire, or the date you receive your first pension payment.*

- 3. Contact your Union or Welfare Fund regarding changes in your benefits. Including:**
 - A. How your supplemental benefits will change when you retire.
 - Supplemental benefits include dental, vision and prescription drug coverage.
 - Many unions have different benefits for retirees than for employees.
 - B. Plan availability by coverage area.
 - If you're planning on moving after you retire, your plan maybe not be available in your new area. In this case, you will need to switch to a plan available in your new area.

» ***Once you submit your application, you cannot change coverage or add optional riders until the next transfer period or until you reach a qualifying event.***

- 4. Fill out the application.**
 - Choose your health plan
 - **IMPORTANT:** Not all health plans accept Medicare enrollments and some Medicare HMOs may not provide coverage in your area
 - Carefully research your options to verify enrollment restrictions, coverage areas, and other important details before making a selection.
 - Add or drop optional prescription drug coverage riders
 - Some unions/welfare funds do not cover prescription drugs in retirement
 - In some instances, depending on your union/welfare fund, enrollment in the prescription drug coverage rider may be mandatory

- 5. Bring your completed application to your Agency Benefits Representative for certification.**
 - Along with a copy of your Medicare card or Medicare award letter
 - If you enrolled in a Medicare HMO Plan, you must also bring a copy of the Special Medicare HMO enrollment form

- 6. Submit the application.**
 - You or your Agency Benefits Representative can submit your application to the Health Benefits Office.

After You Submit Your Application

- When your coverage kicks in.
 - If you turned in your application on time:
 - Coverage kicks in on your date of pension payability.
 - If you turned in your application later than 31 days after your date of pension payability:
 - Coverage kicks in on the first of the following month.
 - This does not apply if you are retiring due to disability.
- Your new insurance card.
 - Your new insurance card will be mailed to you **by your health plan** about 2-3 weeks after the enrollment process is complete.
 - The Health Benefits Office does not supply your insurance card.
- Changes to your retirement date.
 - If you change your retirement date after you submit your application, you must have your Agency Benefits Representative notify the Health Benefits Office in writing about the change.

Medicare Reimbursement Plan

- About:
 - The City reimburses Medicare Part B premiums paid by City retirees & their dependents enrolled in City health coverage.
 - All premiums paid this year are reimbursed in late summer of the following year.
- How to Enroll (City retirees):
 - You are automatically enrolled when you submit a copy of your Medicare card/Medicare award letter to the Health Benefits program
- How to Enroll (dependents):
 - Submit the following to the Health Benefits office:
 - A copy of the dependents Medicare card or Medicare award letter
 - Identifying information of City retiree

Declining Retiree Health Benefits

- ***The buyout waiver program does not apply to retirees. Retirees will not receive any compensation for opting out of health benefits.***
- To decline retiree health benefits:
 - Fill out a Health Benefits Application and check "Waive Benefits" at the top of the form.
- To reinstate retiree health benefits at a later date:
 - Submit a new Health Benefits Application.
 - Coverage will begin on the first of the month following a 90-day waiting period after your application is processed.
 - If reinstating coverage as a result of losing other coverage, there is no waiting period.