



Health Insurance Information Sheet for New Retirees

➤ **How will entitlement to Medicare affect my benefits:**

- Medicare Part “A”, Part “B” and Part “D”
 - Retirees, their spouse or dependent who become Medicare eligible either by turning age 65 or meeting the Medicare eligibility requirements due to disability are **required** to participate in **Medicare Part “A”** (hospital) **and Part “B”** (medical). Your insurance company requires that the policy be coordinated accordingly, with Medicare as the primary insurer.
 - **PLEASE NOTE:** During your employment, you, your spouse or dependent may have elected primary coverage through your employer-based health plan after becoming Medicare eligible due to disability or age. At the time of your retirement, all Medicare eligible individuals are **required** to enroll in **Medicare Part “A” and Part “B” in order to maintain full coverage.**
 - Further information regarding Medicare enrollment/eligibility can be found on the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE.
- Notification to District
 - **It is your responsibility to inform your district upon entitlement to Medicare.**
- Carve-Out
 - Empire Blue Cross PPO, Alternate PPO, HRA and Trust Gold participants who have coverage at the time of Medicare eligibility will be enrolled in a Medicare Primary policy (Medicare benefits are carved out from the Empire benefit) and the non-Medicare eligible person’s coverage would be non-Medicare Primary (no carve out).
 - The “Carve-out” applies when an enrolled member becomes eligible for Medicare (at age 65 or disability). The term “Carve-Out” means the benefits received will be the same as the non-Medicare members less the amount paid by Medicare.
 - HMO policies carve-out the benefits with Medicare; however the two person contract type is unchanged. The HMOs do not offer a reduction in the premium for those Medicare primary members.

- Medicare Part “D” (prescription drug) is **optional**. The prescription drug coverage provided by the district is considered creditable coverage. Because your existing prescription drug coverage is creditable you can keep this coverage and not pay a higher premium (a penalty) if you decide later to join a Medicare Part D drug plan.
- Effective date
 - The effective date is the first of the month following your retirement date.
- **BOCES Benefit Coordination Office-(518) 581/746-3303 or lkincaid@wsweboces.org**
 - Any questions regarding health insurance can be directed to the Benefit Coordination office.