

Retirement Health Benefits

If you are an Onondaga County employee looking ahead to retirement, there are many important things to plan for and consider. Certainly, one of the most important is your health benefit coverage.

As part of your retirement planning, you should find out exactly where you stand with regard to health benefit coverage. Any questions you have concerning your benefit coverage should be answered prior to your retirement. In the information provided below, we hope you will find reassurance in the knowledge that Onondaga County, as an employer, continues to be as concerned about you in retirement as it has been during your years of active service.

We encourage you to contact the Employee Benefits office at least 3 months in advance of your retirement. To make an appointment or for answers to your questions, please call the Employee Benefit Division at (315) 435-3498. Please note that Employee Benefits handles processing of your retirement health insurance ONLY. Members should contact the New York State Retirement system at (866) 805-0990 with pension questions or to apply for a NYS pension.

Eligibility

An employee must meet certain eligibility criteria in order to retain health benefits coverage under the Onondaga County Benefits Program at the time of retirement. Presently, an employee will be eligible to retain health benefit coverage at the time of retirement if the employee is enrolled in the Program at the time of retirement, pays any contributions as may be required and meets one of the following requirements:

- Must be at least age 55 with **ten** years of service with Onondaga County **OR**
- Must have 5 years of service with Onondaga County and be eligible to receive a retirement benefit through the New York State and Local Employees Retirement System at the time of separation regardless of age **OR**
- Must be at least age 55 and have 5 years of service with Onondaga County and be eligible to receive a retirement benefit under TIAA-CREF.

Some unions may have a continuous service clause or other requirements in their contracts. Please refer to your union contract for specific eligibility criteria.

If an employee is not eligible for health benefits at the time of retirement, the employee will receive information on continuing health benefits for a period of 18 months from the date of termination under the “Consolidated Omnibus Budget Reconciliation Act” (COBRA), which requires employers to offer continuation of benefits.

Dental benefit coverage is terminated on the last day of the month in which you retire. Dental benefit coverage can only be continued for 18 months under “COBRA”. Information regarding your COBRA rights, including pricing and instructions to enroll will be mailed by our COBRA administrator.

If you qualify for health benefits at the time of retirement, your coverage will be continuous. Application for continued coverage must be provided to Employee Benefits department prior to your retirement. Enrollment forms can be obtained from the Employee Benefits office or your payroll clerk. Your health benefits plan will change to the retiree plan on the first of the month following your retirement date. There will be no break in coverage. Your dependents will also be eligible to continue to be covered for health benefits if they are on your plan at the time of your retirement. Children (unless certified with handicapped status) will age off the plan according to the dependent eligibility guidelines under plan provisions.

If you predecease your dependents, they will be able to continue their coverage under the following conditions:

- If you had 10 years of County service, your coverage will remain in effect for your surviving dependents at no cost for 90 days. After the 90 days has elapsed, your survivors will be eligible to continue coverage by paying the required premiums.
- If you did not have 10 years of County service, coverage for your surviving dependents will end at the end of the month following the 90 day extension. At that time, your dependents may continue coverage under “COBRA” for a period of up to 33 months.

If your spouse works for Onondaga County, the following options will apply to you:

1. You may elect coverage under the retiree health benefit plan **OR**
2. You may elect to remain on your spouse’s active health benefit plan
 - If you elect to stay on your spouse’s active benefit plan, should your spouse be terminated or retire, you can then change your coverage to the retiree benefit plan.

Coverage

If you are an employee who is not covered by a union contract (and not eligible for Medicare), upon your retirement, you have the option of enrolling in OnPoint, or if eligible, one of the Health Maintenance Organizations offered by Onondaga County.

If you are an employee who retires with a union contract still in effect, you have a choice of enrolling in either Onondaga County Retiree Plan B, or one of the other County offerings depending upon on your Medicare eligibility at the time of retirement. If you choose the Retiree plan B, you can continue to be enrolled in Retiree Plan B at no cost to you until the expiration date of the bargaining agreement under which you retired. At that time, you will be eligible to enroll in OnPoint, or if Medicare eligible, the Medicare Advantage Plan. You will be required to make monthly retiree premium contributions at that time.

Pricing for retiree health benefit contributions varies depending on union contracts, retirement incentives, and/or legislative resolutions. Please contact the Employee Benefits Division at 315-435-3498 for specific pricing or to request a copy of the benefit plan summary for the program of your choice.

If your spouse is currently enrolled as a dependent under the Onondaga County Benefit Plan and is also eligible for health insurance through any other active employer and/or group sponsored health plan, he/she must enroll in that plan immediately as a qualifying event if allowed by their employer or at the next available open enrollment, whichever comes first, in order to be eligible for benefits under the Onondaga County Benefit Plan.

Medicare

For members on the retiree insurance plan who are enrolled in Medicare, Medicare Part A covers 80% of Medicare allowable hospital expenses, and Medicare Part B covers 80% of Medicare allowable physician services. **At age 65 or when you become Medicare eligible due to disability prior to age 65, those eligible MUST enroll for Medicare Part A and Part B and pay any premiums to Social Security required for that coverage.** The following members on the retiree insurance plan will remain with OnPoint after their Medicare eligibility date:

- Medicare eligible retirees and/or dependents with more than 2 members on the retiree plan will remain with OnPoint until the policy is reduced to 2 or less members, at which time the eligible member(s) will be moved to the Medicare Advantage plan.
- Medicare eligible retirees and dependents on the retiree plan with active employer coverage through another employer will also remain with the OnPoint plan.

For those Medicare eligible members remaining on OnPoint, OnPoint would pay as a secondary insurance to Medicare, and those members would also be eligible to use the current pharmacy benefit without enrolling in Medicare D.

If the eligible members described above fail to enroll in Medicare Parts A and B when eligible either by age or disability after retirement, the Onondaga County Benefit program will reduce the benefits by the amount Medicare would have paid for the services. The member would then be liable for the portion of the claim in which Medicare would have paid. If you or any of your dependents become eligible for Medicare due to disability, YOU MUST contact Onondaga County Employee Benefits at the time you are first made aware of the eligibility. **PLEASE NOTE:** Social Security considers this enrollment optional; HOWEVER, once on the County retiree insurance plan, Onondaga County requires enrollment into Medicare Parts A and B when eligible, and failing to enroll WILL affect your benefits through Onondaga County as outlined above.

Medicare Advantage Plan (MA)

All Medicare eligible retirees and their Medicare eligible dependents, (except those listed in the Medicare section above) will be converted to the County Medicare Advantage program upon their Medicare eligibility date. The MA program is a comprehensive benefits program that provides Medicare Parts C (supplemental coverage to pay the balance of Medicare Parts A and B claims in most instances) and Medicare Part D (prescription drug coverage). The MA administrator handles claims submission between Medicare A, B, C and D. Enrollment into Medicare parts A and B is a requirement for enrollment into the MA plan. Onondaga County will send paperwork to your home regarding the benefit change 2-3 months in advance of your eligibility date. Enclosed will be an application which should be completed by the member and returned to Onondaga County prior to the Medicare eligibility date. **The MA application MUST include your Medicare ID/claim number (MBI), or enrollment under the MA plan cannot be completed.** OnPoint coverage will end on Midnight the day before your Medicare eligibility. **If Onondaga County is unable to complete the enrollment to the MA plan, COVERAGE WITH ONONDAGA COUNTY WILL CEASE.**

Changes

You may add/delete qualified dependents either as a Qualifying Event or during the annual Open Enrollment period. Applications for Qualifying Events need to be received within 31 days of the event. Dates and deadlines of the Open Enrollment period will be mailed to each employee and retiree the month prior to the Open Enrollment period, and all changes made during this time will become effective the first of the following year. You may have the opportunity to change between health plan options offered to enrollees (County Plan vs. HMO) during the annual OE period. Once you retire, you will receive new medical and prescription identification cards that will identify you as a retiree of Onondaga County.

Any retiree who does not enroll in retiree coverage upon separation from the County will not be eligible to enroll at a later date.

Any retiree who terminates coverage either voluntarily, or is involuntarily terminated by Onondaga County; 1) for non-payment of premiums, or 2) for the County being unable to complete the scheduled move to the MA plan due to lack of Medicare A/B enrollment or 3) not returning the MA application, will be considered a permanent cancellation of benefits, and cannot be reinstated at a later date. This will include any dependents on the retiree plan.

Any changes in your address, dependents, or other insurance coverage or information, and any event such as death, or divorce that may affect your coverage must be reported to the Employee Benefits Division at 315-435-3498 or employeebenefits@ongov.net as soon as possible.