

## MEDICARE IN RETIREMENT

**Retirees who maintain their NYSHIP Empire health insurance plan through the district but are not yet Medicare eligible:**

**Medicare will automatically become primary on the first of the month in which you turn 65, or on the specific date that Social Security determines for those who are disabled.** (Note: If your 65th birthday falls on the *first day* of any month, your Medicare will be effective on the *first of the prior month*.) For those retirees who maintain a **family plan**, the same rules apply to any spouse who is not yet 65, or disabled, and *is not an active employee with alternate health insurance coverage elsewhere*. Your NYSHIP Empire plan will automatically become your **Part B Supplement\* on the same day that Medicare becomes primary.** *You should apply for Medicare Part A and Part B\* at least 2-3 months before you, or your spouse, turn 65* in order to ensure that your Medicare is in effect by the designated date. Please be advised that if you have not yet received your Medicare Part B approval when Empire becomes your secondary coverage, Empire may not cover your medical expenses until Part B has been approved, which could result in unpaid bills that you may be responsible for. You will receive notification from NYSHIP when your Medicare eligibility date is approaching.

\*The NYSHIP Empire Part B supplement includes prescriptions, therefore it is not necessary to enroll in Part D

**Retirees who maintain their NYSHIP Empire health insurance plan through the district and are already Medicare eligible upon retirement, or have a covered spouse who is eligible:**

**Medicare will become primary on the first of the month following your retirement.** For those retirees who maintain a **family plan**, the same will apply for covered spouses who are at least 65, or permanently disabled, when the employee retires *as long as they do not have coverage as an active employee elsewhere*. Your NYSHIP Empire plan will automatically become your **Part B Supplement\* for you and/or your spouse on the same day that Medicare becomes primary.** *You and/or your Medicare-eligible covered spouse should apply for Medicare Part A and Part B\* at least 2-3 months before you retire* in order to ensure that your Medicare is in effect by the designated date. Please be advised that if you have not yet received your Medicare Part B approval when Empire becomes your secondary coverage, Empire may not cover your medical expenses until Part B has been approved, which could result in unpaid bills that you may be responsible for.

When **active** employees who are already Medicare eligible before they retire, or have a covered spouse who is eligible, apply for Part B, Social Security will require proof that they and/or their covered spouse have had health insurance without any lapse up until retirement. This is known as the "Special Enrollment Period", and Social Security has an additional form (CMS L564) that must be submitted with your Part B application. You may send or bring your form to the Benefits Office for completion if you are covered under the district's health insurance plan.

\*The NYSHIP Empire Part B supplement includes prescriptions, therefore it is not necessary to enroll in Part D

**NYSHIP Empire Plan Part B Reimbursement:**

**All retirees participating in the Empire Plan as their Medicare supplement are eligible to have their Part B premiums reimbursed in full.** If you have a family plan, you will also be reimbursed for the Part B premiums of your covered spouse and/or disabled dependent on Medicare. JJ Stanis and Co. administers Longwood's Part B reimbursements; they will contact Medicare-eligible retirees

annually to facilitate the reimbursement. If you have questions regarding the Part B reimbursement schedule, the phone number for JJ Stanis and Co. is 516-465-3900.

**NOTE:** Although you have the *option* of enrolling in Part B as soon as you are Medicare-eligible, even while still an active employee or covered by an active employee, you *will not be reimbursed for Part B premiums until you are officially retired, commencing with the first month after your retirement date.*

You may apply for Medicare by calling the Social Security Administration at 1-800-772-1213 or by applying on-line at: <https://www.ssa.gov/medicare/>

Part A appl. <https://www.cms.gov/files/document/cms-18-f-5-application-part-hospital-insurance.pdf>

Part B appl.-English <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-E.pdf>

Part B appl.-Spanish <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-S.pdf>

Special Enrollment Period – English <https://www.cms.gov/cms-l564-request-employment-information>

Special Enrollment Period – Spanish <https://www.cms.gov/cms-l564-solicitud-de-informacion-sobre-el-empleo>