

The district is a Participating Agency under the NYS Health Insurance Plan (NYSHIP). Coverage may begin the first of the month after your initial hire date. Payroll deductions for coverage according to contract are taken twice a month. Once retired and you reach age 65, Medicare becomes the primary health insurance and the Empire Plan is the secondary provider. The Empire Plan will not process claims for any retired individual once the individual reaches age 65 unless Medicare is the primary carrier. Please be sure to enroll in parts A & B so that it is effective as of the first of the month of your 65th birthday.

There is no need for you to apply for Medicare Part D coverage. At age 65 the Empire plan will become your secondary health insurance carrier for medical and hospital coverage but primary for prescription coverage. In addition, once Medicare eligible the district will reimburse the deduction taken from you and/or your spouse's social security check to cover your Medicare contribution less any insurance contributions. A copy of the Medicare card is required to process payment to you for this reimbursement. Reimbursement is made twice a year, once in January and again in June.

[Enrollment and Change Form - fillable](#)