



## SUFFERN CENTRAL SCHOOL DISTRICT

45 MOUNTAIN AVENUE  
HILLBURN, NEW YORK 10931

*Lawrence Mautone  
Asst. Supt. for HR  
(845) 357-7783, x11223  
lmautone@sufferncentral.org*

Congratulations on your retirement from the Suffern Central School District!

### Medical Benefits through the Empire Plan

If you have met the years of service requirement with the district and the NYS retirement system, you will be placed into retirement status with NYSHIP. Your medical benefits through the Empire Plan will remain the same as when you were actively employed with the District. You will be required to pay the premium for the health insurance per your collective bargaining agreement or individual contract. If you are Medicare eligible, please be advised that Empire will become secondary to Medicare.

*\*\*Please note that if there is a change to your legal address, you should contact the SCSD benefits office, HR Office and the Retirement System.\*\**

### Family Plan - Survivor Insurance

If you have the family plan and you should predecease your spouse, he/she will receive 3 months of medical insurance free of charge. They can continue the plan after that, on a direct pay basis to the Business Office at Suffern CSD, as a survivor. The district must be notified of the intention to enroll within the 3 month span of time for the extended coverage. This is a one time offer.

### MEDICARE - IMPORTANT NOTE (65 and OVER):

If you and/or your spouse are 65 and/or over at the time of retirement, please SIGN UP FOR MEDICARE PART A & B ONLY. CONTACT YOUR LOCAL SOCIAL SECURITY OFFICE 2-3 MONTHS PRIOR TO YOUR RETIREMENT DATE TO SIGN UP.

#### **Who is your Primary Carrier?**

1. If you or your spouse are both retired and age 65, Medicare will be your primary carrier, Empire will be secondary.
2. If you and your spouse are both retired and you are not yet 65, but your spouse is 65, Medicare will be primary for your spouse and Empire will be your primary.
3. If your spouse is 65 or over, is still working and has no coverage of his/her own, it is necessary for him/her to apply for Parts A & B. Medicare becomes primary for your spouse, since you will be retired and Empire becomes secondary.
  - i. If you do not apply for Medicare, Empire will not consider payment of any charges that Medicare would have otherwise paid.
  - ii. When you are eligible, please contact your Social Security Office since they have certain open enrollment periods and late applicants will be subject to a waiting period.

### Enrolling in Medicare

**DO NOT SIGN UP FOR ANY OTHER MEDICARE RELATED/SUPPLEMENTAL PLANS AFTER RETIREMENT.** (Ex: Gym, dental, prescription, optical, etc). This will cause a cancellation of your NYSHIP Health Coverage from Medicare & NYS.

a. Approximately 3 months before your 65<sup>th</sup> birthday or your retirement, contact your local Social Security Office or apply online for Medicare Parts A & B only.

i. Part A – Hospital Coverage (Free)

ii. Part B – Medical coverage – premium is deducted from your Social Security monthly. (If you are not receiving a Social Security check, it is billed to you by Social Security.)

b. Reach out to the Benefits Office to request the Initial Medicare Reimbursement Request Form. You will have to complete the form and make a photocopy of your Medicare card. Please send the form and the Medicare card copy to the Benefits Office. The district will reimburse the base rate payments paid to Medicare for Part B only on a quarterly basis. (If you have a family plan, this will apply to your spouse as well).

You will now have an Empire Plan Medicare RX card. Each person on Medicare will have their own unique RX #. You CANNOT have any other RX Medicare plan or else your NYS Empire/UH coverage will also be canceled, and you will be put into an alternate Medicare Health Plan also.

### Dental Coverage

Your dental insurance, Delta Dental, through the district will terminate when you retire. You may continue the dental coverage under C.O.B.R.A. for a period of 18 months. You will receive a COBRA dental packet after you retire.

***\*\*You have 60 days from the date of termination of coverage to enroll in C.O.B.R.A. dental. After two months have elapsed, you are no longer eligible for C.O.B.R.A. coverage. \*\****

### Excess Major Medical Coverage and Vision Coverage

The Excess Major Medical Coverage/Vision Policy will terminate effective 1/31/2025.

- Future Vision coverage is currently being reviewed by the district. Coverage TBD.

### Group Life Insurance/AD&D

Your group life insurance/AD&D insurance policy terminates at the end of employment. You will receive a conversion letter with an option to convert the policy to an individual policy. You will deal directly with the insurance company, Renaissance Life & Health Insurance Company of New York, 2 Court St., Suite 102, Binghamton, NY 13901

### Workers Compensation

If you have in the past filed a workers compensation claim, please contact Wright Risk Management, 1(800) 476-9747 to find out how to close any open claims. Open claims can impact your Medicare billing and coverage.