

Frequently Asked Questions – Rehired Retirees and NYS Health Insurance

The following has been prepared for New York State Health Insurance Program (NYSHIP) enrollees, who return to NYS employment after qualifying for NYSHIP retiree coverage. If you retired or separated from NYS service at UAlbany ***OR any other NYS agency***, this applies to you. If you have NYSHIP retiree coverage through an employer other than NYS, please contact Benefits@albany.edu or (518) 437-4705.

It is important to note that NYSHIP rules, requirements, and benefits are subject to change. Please review the information provided by Civil Service online and via mail for the most up-to-date information. If your home address changes, please contact HR@albany.edu for instructions.

If you retire from New York State service and return to “benefits-eligible” employment with NYS, your status in the New York State Health Insurance Program (NYSHIP) and other benefit programs could change. If you return to work in a position that is *not* benefits-eligible, or have NYSHIP retiree coverage through an employer other than NYS, your NYSHIP benefits will not change.

Q. What does “benefits-eligible employment” mean?

A. It means that you will become eligible for certain benefits, including free dental and vision coverage. You are considered benefits-eligible when:

1. You are rehired in a Management Confidential (M/C) or APSU, CSEA, NYSCOPBA, or PEF-represented position *and* are expected to work at least half-time (50%) on a regular basis for a minimum of six-biweekly pay periods, or
2. You are rehired in a UUP-represented position and meet one of the eligibility requirements below. **If your obligation is primarily:**
 - a. Teaching - you must teach six or more credits, contact hours, or credit equivalents per semester; *or*
 - b. Non-teaching (professional) and you were most recently hired or rehired *after* 1/1/19 - you must regularly work at least half of a full-time equivalent professional position for at least six bi-weekly pay periods. (If most recently hired or rehired *before* 1/1/19, you must consistently earn at least the bi-weekly or annualized compensation rate set by UUP contracts).

Q. Where can I go for additional information about other benefits for which I might be eligible?

A. Please visit <https://www.albany.edu/hr/benefits.php> or call the Benefits Office if you need assistance.

Q. If I return to a NYSHIP benefits-eligible position with the State, could I keep my NYSHIP retiree coverage?

A. Yes. You could either:

1. Keep coverage as a retiree, with your sick leave credit continuing to be applied to your NYSHIP retiree premiums, OR
2. Elect in writing to switch to employee coverage *without* any sick leave credit applied to your NYSHIP premiums.

Q. Will NYSHIP retiree premiums be deducted from my paychecks if I elect to keep retiree coverage?

A. No. Premiums should only be deducted from your NYS paychecks if you choose employee coverage instead of retiree coverage *in writing*. Otherwise, premiums should continue to be deducted from your NYS pension checks, or billed to you directly. If you maintain retiree coverage and see premiums automatically being deducted from your paychecks, this should be corrected within a few months. If not, please contact the Benefits Office.

Q. I currently have Medicare, which is “primary” to NYSHIP. (Note: A primary insurer pays claims first, before any other insurer.) Will that change if I return to benefits-eligible NYS employment?

A. Yes. If you have NYSHIP retiree coverage through New York State and are re-employed by NYS, NYSHIP will provide primary coverage to Medicare for you **AND** your Medicare-eligible NYSHIP dependents while you are benefits-eligible, with the two exceptions noted below. * **This applies regardless of whether you continue enrollment as a retiree or enroll in active employee coverage.** When NYSHIP is primary, you will not receive Medicare Part B reimbursements from NYS.

***Exceptions:**

1. Medicare is primary for a domestic partner age 65 and over enrolled in your NYSHIP plan;
2. Medicare becomes primary after a coordination period with NYSHIP due to end-stage renal disease, regardless of employment status.

Q. How will I know if and when Medicare status changes?

A. For the specific date and other important information, please contact the Benefits Office as soon as you know that you’re returning to NYS employment at UAlbany. The Benefits Office should send you a letter within 10 days of your NYS re-employment; if not, please call Benefits or email Benefits@albany.edu. For changes following the end of your rehired retiree employment, see the related question on the next page.

Q. If NYSHIP becomes my primary carrier again, is it possible that my benefits will change?

A. Yes. With questions about specific benefit changes under Empire Plan or your HMO, please contact your insurer directly. Differences may include, but are not limited to, the following:

- co-payment, deductible, and coinsurance maximum amounts;
- prescription drug formularies;
- provider networks;
- insurance identification cards;
- pre-certification and other requirements; and
- loss of eligibility for free gym membership through a Medicare Advantage Plan.

Q. Am I required to stay enrolled in Medicare when NYSHIP is primary and Part B premiums aren’t reimbursed?

A. No. While NYSHIP is primary, you or your dependent may:

- Stay enrolled in Part A only, to be eligible for some secondary (supplemental) benefits from Medicare for hospital-related services. There is usually no premium for Medicare Part A.
- Dis-enroll from or delay enrollment in Parts A and B, until Medicare must become primary.

Q. What if I worked for an employer that participates with NYSHIP but is not NYS (for example, a municipality, school district, or town)?

A. Ask the NYS Department of Civil Service’s Employee Benefits Division (EBD), the administrator of NYSHIP retiree benefits, about your choice of employee or retiree coverage. If you are eligible for

NYSHIP through both UAlbany as a new employee and your previous employer as a retiree, you must choose one to provide your NYSHIP coverage; you cannot enroll through both. Find out if and how your benefits may change (perhaps permanently), if you elect employee coverage with NYS and cancel NYSHIP retiree coverage through a previous employer other than NYS.

Q. Will I be eligible for free dental and vision coverage again if I'm in a benefits-eligible position?

A. Yes. If you are returning with a gap in NYS service of one or more payroll periods, you may have a waiting period of six or eight weeks prior to eligibility for dental and vision coverage (you must re-enroll). If you are returning to NYS service within one payroll period, you may have no waiting period but your dental and vision benefits may change, depending on your position. The Benefits Office should send you a letter that includes dental and vision benefit information within 10 days of your return. If not, please contact Benefits.

Q. Is there anything I need to do if my schedule or position changes?

A. Yes. Inform Benefits as soon as you know that your schedule or position will be changing. We will review your record and see if there will be any changes in dental and vision eligibility or Medicare.

Q. If my benefits-eligible re-employment is ending, what action should I take?

A. Three months in advance, or as soon as possible thereafter, contact the Benefits Office. This will help us expedite the updating of your insurance records. Also, if you and/or your NYSHIP-enrolled dependents will become eligible for Medicare primary coverage due to the end of your re-employment, we will tell you exactly when you need to contact the Social Security Administration to start the Medicare enrollment process.

Q. Where can I go for additional information for rehired retirees?

A. There are several excellent resources. Please go to:

- Civil Service's website at <https://www.cs.ny.gov/employee-benefits/login/index-retiree.cfm> and follow the prompts for a *New York State retiree* in either the Empire Plan or an HMO. Then click on "Health Insurance and Option Transfer" and the link for the NYSHIP General Information Book. Or click on "Using Your Benefits" and "Publications" to access *Welcome to EBD, Medicare & NYSHIP, and Back to Work for NYS*.
- UAlbany's website at <https://www.albany.edu/hr/retire.php> and scroll down to "Planning for Retirement" at the bottom of the page, which includes information and a power point presentation for NYS rehired retirees.

The Benefits Office hopes this information is helpful to you!