

Health insurance coverage continuation at retirement

This section describes retiree health insurance rules now in effect. The RF reserves the right to change these rules in the future.

The RF will continue your health insurance coverage *after you retire*, if you meet the following eligibility requirements. You must:

- ❑ be enrolled in either the RF Health Plan *or* a Health Maintenance Organization (HMO) when you retire.
- ❑ have completed a minimum of 10 years of continuous, full-time service (or the equivalent in part-time service, at 50 percent or more of full-time effort) with the RF immediately before you retire. (For example, a person working 50 percent of time for 20 years would qualify.)

Note: A break-in-service of one year or more will disqualify your previous service toward retiree health insurance. Time spent working as a SUNY employee will not count as a break-in-service, nor will it count as eligible service.

- ❑ be at least age 55.
- ❑ be continuously employed by the RF during the one-year period immediately prior to retirement.
- ❑ enroll in Original Medicare Parts A and B when you reach age 65, but **not** part D.

If you do not choose to continue your health insurance with the RF at the time you retire, there is no option for enrollment at a later date.

The RF will continue health insurance coverage for your eligible dependents if they have been covered under your plan for at least one year before you retire. No new dependents can be added to your coverage after you retire. If you die, health insurance for your covered dependents will continue for the remainder of their lifetime, while your dependents remain in an eligible status.

Payment of health insurance premiums

After you retire, your RF health insurance premiums will be paid as follows:

If you were	then
hired <i>before</i> January 1, 1986	The RF will pay the full premium for your coverage. You must enroll in Original Medicare Parts A and B when you reach age 65, and pay the Part B premium.
hired <i>on or after</i> January 1, 1986	Until you become covered by Medicare, you are responsible for the same share of the premium as an active employee. Payment details will be provided at the time of retirement. The RF will pay the full premium for your coverage once you become covered by Original Medicare Parts A and B, which currently occurs at age 65. You must pay the Part B premium

How Medicare affects your health insurance benefits

You must enroll in Medicare Part A (hospital) and Part B (medical/surgical), if:

- ❑ you are age 65 or older and are retired from RF active employment, *or*
- ❑ you have received Social Security disability benefits for two years or longer.

If you delay enrollment in Original Medicare Parts A and B, benefits that would otherwise be paid under the RF plan will be reduced by the amount that would have been paid by Medicare. If you enroll in a Medicare plan other than Original Medicare, your secondary benefits through the RF may be reduced or eliminated. Please contact the RF Office of Administration and Human Resources before enrolling in a Medicare Plan that is not Original Medicare.

You should **not** enroll in Medicare Part D (prescription drug coverage) because the RF has an agreement with the federal government to continue providing your prescription drug benefits.