

**OFFICE OF THE COUNTY EXECUTIVE
ALL-EMPLOYEES MEMORANDUM**

DATE: October 8, 2013

IMPORTANT REMINDER
MEDICARE PART A AND PART B

THE FOLLOWING MEMBERS/DEPENDENTS MUST ENROLL IN MEDICARE PART A AND PART B AS SOON AS ELIGIBLE OR RISK A SIGNIFICANT REDUCTION IN THEIR LEVEL OF MEDICAL BENEFITS:

- **RETIREES WHO ARE 65 YEARS OF AGE OR OLDER**
- **DISABLED RETIREES WHO ARE UNDER 65 AND RECEIVING DISABILITY BENEFITS FROM SOCIAL SECURITY OR CERTAIN DISABILITY BENEFITS FROM THE RAILROAD RETIREMENT BOARD (RRB)**
- **SPOUSES, DOMESTIC PARTNERS OR DEPENDENTS OF RETIREES WHO ARE 65 YEARS OF AGE OR OLDER**
- **DISABLED SPOUSES, DOMESTIC PARTNERS OR DEPENDENTS OF RETIREES WHO ARE UNDER 65 AND RECEIVING DISABILITY BENEFITS FROM SOCIAL SECURITY OR CERTAIN DISABILITY BENEFITS FROM THE RAILROAD RETIREMENT BOARD (RRB)**

At the time of your eligibility for Medicare benefits (see below under "first eligible"), you must enroll in both Medicare Part A and Medicare Part B; otherwise, you risk substantial reduction of medical benefits available under the EMHP. In order to enroll, simply retain the Medicare Card sent to you by the Department of Health & Human Services, Centers for Medicare & Medicaid Services, and do nothing else.

Your dependents must also be enrolled in Medicare as soon as they become eligible. If you have any questions about when you or your dependent first becomes eligible for Medicare, call the Employee Benefits Unit (EBU) at 631-853-4866.

Suffolk County will reimburse you for the usual cost of the Medicare Part B premiums as well as any Medicare Part B Income Related Surcharges for you and your covered eligible dependents PROVIDED REIMBURSEMENT IS NOT RECEIVED FROM ANOTHER SOURCE.

Suffolk County employees eligible for a Disability Retirement might also be eligible for a Social Security Disability Insurance (SSDI) allowance - a monthly benefit paid to disabled individuals under the Social Security system. After 24 months of SSDI eligibility, you automatically become eligible

for, **and must enroll in**, Medicare Parts A and B. In order to enroll, simply retain the Medicare Card sent to you by the Department of Health & Human Services, Centers for Medicare & Medicaid Services, and do nothing else. If you are not eligible for Social Security Disability Insurance (SSDI) allowance, you must enroll in Medicare when you are 65 years of age or if you subsequently become eligible for Medicare because you become eligible for Social Security Disability Insurance (SSDI).

If you do not enroll in Medicare Parts A and B when you are first eligible, your health benefits will be drastically reduced. You will be responsible for the full cost of medical services that Medicare would have covered because EMHP will not provide any benefits for coverage that would otherwise be available under Medicare.

A dependent of a *retired* employee, (your spouse, domestic partner, or child) who is covered for health benefits as your dependent must also enroll in both Medicare Part A and Part B when first eligible. Medicare is then primary for that dependent.


A Domestic Partner of an *active* employee who is covered under your health plan **must** also enroll in both Medicare Part A and Part B when first eligible. Medicare is then primary for the domestic partner.

Your dependent is “first eligible” for Medicare; therefore, they must enroll in Medicare:

- Regardless of age, when they have been classified by Social Security as disabled for more than 24 months (**If you are still actively working, then Medicare Part B will be secondary to your health plan. When you retire, Medicare Parts A and B will become primary for your dependent**), or
- Regardless of age, when they have end stage renal disease (permanent kidney failure), or
- If you are retired, when they are 65 years of age or older and are not otherwise covered for health benefits by virtue of their employment.

Please forward a photocopy of your Medicare Card and/or your dependents' Medicare Card to the Employee Benefits Unit, Suffolk County Department of Civil Service/Human Resources, P.O. Box 6100, Hauppauge, NY 11788-0099.

The Employee Benefits Unit will arrange to reimburse you for you and/or your dependents' Medicare Part B premiums (**excluding penalties for late enrollment**) as well as any Medicare Part B Income Related Surcharges, unless you or your dependent receives reimbursement from another source. If you are eligible for reimbursement of Medicare Part B Income Related Surcharges, in addition to submitting your Medicare Card, you must also complete an “Application for Medicare Part B Income Related Surcharge Reimbursement” and submit the required documentation requested on the form (i.e. Social Security Benefit Statement, Form SSA-1099, from the Social Security Administration). Please contact the Employee Benefits Unit via e-mail at ebu@suffolkcountyny.gov or via telephone at 631-853-4866 to obtain the Application Form.


JENNIFER K. MCNAMARA, ESQ.
Acting Director of Labor Relations

Distribution: One copy per employee/retiree