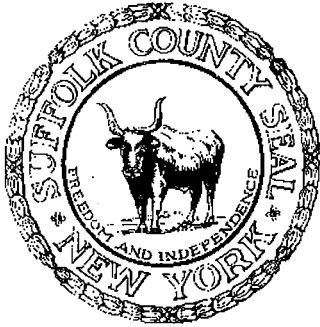


OFFICE OF THE COUNTY EXECUTIVE
ALL-EMPLOYEES MEMORANDUM



DATE: October 5, 2011

EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY
CONTINUING COVERAGE FOR RETIREES & VESTED PARTICIPANTS

The following are the eligibility criteria for continuation of health benefits coverage as a Suffolk County retiree or a vested participant:

Continuing Coverage For Retirees

1. **If you are covered as Management/Confidential personnel, or are a member of AME; DSPBA; FASCC; Guild; Park Police; SCCOA; SDA; or the SOA**, when you retire, you must meet the following eligibility requirements in order for your coverage to continue:
 - Be at least age fifty-five (55); and
 - Have a minimum of ten (10) cumulative *years of service as a full-time Suffolk County employee*, of which no fewer than five (5) years* of continuous service time must be contiguous to the date of retirement within the applicable retirement system; and
 - Have ten (10) years of credited service in the appropriate NYS public employees retirement system**; and
 - Be eligible to retire under the Tier in which you are registered;

or

 - Be covered under one of the special plans whereby you are eligible for retirement benefits regardless of age after completion of a specified number of years (i.e., twenty (20) or twenty-five (25) years)*.

** If the service was in a less than full-time position, the employee's service time will be prorated based on the number of hours worked per week to a comparable full time equivalent position. **These service requirements will be waived in the event of a disability retirement as defined below in paragraph 3.***

If an employee has fewer than ten (10) cumulative years of service with Suffolk County or fewer than five (5) years of continuous service time contiguous to retirement, as defined above, but is otherwise eligible for retirement into an applicable retirement system, he/she may appeal to a

joint committee consisting of two (2) members appointed by the unions collectively, one of whom must be a representative of the public safety unions and the other a representative of the civilian unions, and two (2) members appointed by the County Executive. This committee may grant a waiver of the rule by a majority vote. The decision of the committee will be non-reviewable and final and binding unless the vote of the committee does not result in a majority decision. In the event of a tie vote, the matter will be referred to the County Executive or his or her designee for decision. This decision will be final and binding and not subject to appeal or any other administrative or judicial review for any reason.

***If age 70 at retirement, service requirement is reduced to 5 years, however, service time with Suffolk County remains as ten (10) cumulative years of service of which no fewer than five (5) years of continuous service time must be contiguous to date of retirement.*

*** For purposes of these provisions only, employees enrolled in TIAA-CREF shall be considered the same as enrollees in the New York State Teacher's Retirement System.*

2. **If you are covered as a member of the PBA, DIPBA or the SCPOA**, when you retire, you must meet the following eligibility requirements in order for your coverage to continue:

- Be at least age fifty-five (55); and
- Have ten (10) years of credited service* in the appropriate NYS public employees retirement system; and
- Be eligible to retire under the Tier in which you are registered.

or

- Be covered under one of the special plans whereby you are eligible for retirement benefits regardless of age after completion of a specified number of years (i.e., twenty (20) or twenty-five (25) years).

Service time with another New York State public employer will count toward meeting your service requirement for health benefits. If service with Suffolk County is less than ten (10) years, the retiree will be asked to provide the Employee Benefits Unit (EBU), Suffolk County Department of Civil Service/Human Resources, with proof of credited service. That proof may be a copy of the annual statement or a letter or document from the retirement system which lists the amount of credited service.

**If age 70 at retirement, service requirement is reduced to 5 years.*

3. **Disability Retirement**

If the employee has been approved by the retirement system* for a disability retirement, the employee and eligible dependents are eligible for health coverage regardless of age or service time, as a retiree. To be certain of remaining eligible for health coverage, the

employee must continue his/her health coverage while he/she waits for the decision on the disability retirement. If the employee does not continue coverage or if he/she fails to make the required payments while awaiting the disability retirement determination, coverage for the former employee and his/her dependents will end. Coverage may end permanently.

** For purposes of these provisions only, employees enrolled in TIAA-CREF shall be considered the same as enrollees in the New York State Teacher's Retirement System.*

If the disability retirement is not granted, then EMHP benefits are not available and/or will be terminated. The former employee will not be eligible to re-enroll in the EMHP.

If the disability retirement is granted, then continued coverage under the EMHP is dependent upon two things:

- Whether or not the former employee made the required payments to maintain health coverage upon termination of employment (e.g., continued paying COBRA self-pay premiums and/or post-COBRA period self pay premiums); **and**
- If the effective date of the disability retirement is a date on which the former employee was not otherwise terminated from employment.

If the former employee continued paying interim self-pay premiums, once granted the disability retirement and deemed eligible for retiree benefits by the EBU, these premiums will be refunded to the former employee. However, if the former employee did not continue his/her health coverage by making the required interim, self-pay premium payments, then to continue coverage as a retiree, all retroactive premiums must be paid in full. Coverage will be effective the first day of the month following receipt by EBU of the disability retirement decision, all retroactive self-pay premiums and all completed documents required for enrollment, subject to the effective date of disability retirement being a date on which the former employee was not otherwise terminated from employment.

You must apply in writing within thirty (30) days of the date of the written decision from the retirement system, requesting reinstatement of EMHP coverage. In such a case, if reinstatement is granted, coverage will be effective on the first day of the month following the receipt by the EBU of the disability retirement determination, all retroactive self-pay premiums, if applicable, and all completed documents required for enrollment.

4. Considerations Before You Retire

Check the requirements for continuing your coverage into retirement. If you have questions about your coverage continuing after retirement, check with the EBU.

If you are eligible to continue your coverage, make sure your enrollment record is up to date for you and your enrolled dependents. If there is an address change, notify the EBU

in writing so that you will continue to receive any new information relating to your coverage.

Contact your Social Security Administration Office two (2) to three (3) months before you or an enrolled dependent turns sixty-five to find out about enrolling in Medicare.

NOTE: If you are granted a disability retirement, you may become eligible for Medicare even though you are not sixty-five (65) years old. You must contact your Social Security Administration office – or, you may be contacted directly by the Social Security Administration. **In either event, once you become eligible for Medicare, you MUST enroll and purchase Medicare Part B.** Once you receive your Medicare Card, you must forward a copy of this card to EBU.

Continuing Coverage For Vested Participants

1. **Eligibility For Coverage as a Vested Participant Upon Separation From Employment.**

- a. **If you are covered as Management/Confidential personnel, or are a member of AME; DSPBA; FASCC; Guild; Park Police; SCCOA; SDA; or the SOA,** then the following rules for Continuing Coverage for Vested Participants will apply to you:

Employees who meet all of the eligibility criteria set forth above for the continuation for health benefits into retirement, other than age, but who are within 5 years of retirement age (55), will be notified that they may continue their health benefits coverage as a vested participant by continuously paying premiums. The vested participant must directly pay the premium to the County for continued coverage. Third party checks/payment will not be accepted. If the vested participant continuously pays premiums until age fifty-five (55), the County would then cover him/her as a retiree; if premiums are not paid at any time during this interim period, coverage cannot be reinstated. A vested participant who has family coverage may change to individual coverage during this period, but **may not** reinstate family coverage at any time thereafter.

- b. **If you are covered as a member of the PBA, DIPBA, or the SCPOA,** then the following rules for Continuing Coverage for Vested Participants will apply to you:

Employees under age fifty-five (55) who leave County service with ten (10) years or more of service credit will be notified that they may continue their health benefits coverage as a vested participant by continuously paying premiums. The vested participant must directly pay the premium to the County for continued coverage. Third party checks/payment will not be accepted. If the vested participant pays premiums until age fifty-five (55), the County would then cover him/her as a retiree. If premiums are not paid during this interim period, coverage cannot be reinstated. A vested participant who has family

coverage may change to individual coverage during this period and then reinstate family coverage upon reaching retirement age.

2. **The following rules apply to ALL ENROLLEES who seek Continuing Coverage as a Vested Participant Upon Separation From Employment:**

In order to continue coverage as a vested participant you must contact the EBU before your last day of work to arrange for continuation of coverage.

Cost If you choose to continue your coverage while in vested status, you are responsible for paying the full cost of the coverage directly to the County. **Third party checks/payments will not be accepted.**

Permanent Termination of Coverage If you are eligible to continue coverage during vested status, but you do not do so, or if you fail to make the required premium payments as a vested participant, coverage for you and your dependents will be terminated permanently. You may not re-enroll as a vested participant at a later date and you lose eligibility for coverage as a retiree.

All inquiries should be directed to the Employee Benefits Unit, Suffolk County Department of Civil Service/Human Resources, via e-mail at ebu@suffolkcountyny.gov or by telephone at 631-853-4866.



ED DUMAS
Chief Deputy County Executive

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