



# CHEMUNG COUNTY RETIREE INFORMATION

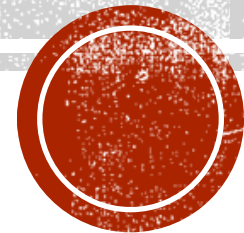
***Packet Update: March 12, 2026***

Meeting was originally held September 18<sup>th</sup> 2018

Yvonne Drake–Coordinator of Employee Benefits

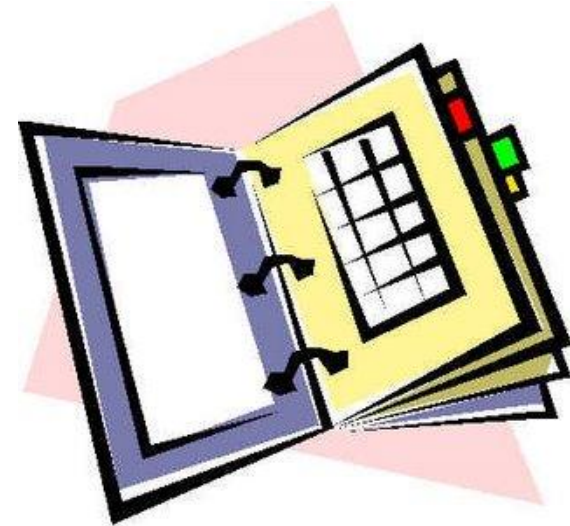
Taylor Maggs –Deputy Director of Personnel

Chris Petrillose–Health Insurance Consultant



# TODAY'S AGENDA

- INTRODUCTIONS
- THINKING OF RETIRMENT– what to do
- RETIREMENT ELIGIBILITY
- RETIREMENT PROCESS
  - Retiree Responsibilities
  - ESCROW
- ELECTION OF BENEFITS & COST
  - UNDER AGE 65 HEALTH CARE OPTION
  - OVER AGE 65 HEALTH CARE OPTION (MEDICARE)
  - COBRA DENTAL
  - REVIEW VISION PLAN



# THINKING OF RETIREMENT

- [Preparing and Applying for Retirement | Office of the New York State Comptroller](#)
- If you haven't already set-up your online account, please do so at <https://web.osc.state.ny.us/retire/sign-in.php>
- You can apply through your NYSLRS online account. You'll see an estimate of your pension, including the amounts for the pension payment options available to you. You'll also be able to upload documents while applying or after submitting your application.
- If you have any questions, you can call NYS retirement at 1-866-805-0990 or email them at [NYS - Local Retirement System Contact Us](#)
- You must file a retirement application between 15 to 90 days before your retirement date. It is considered filed as the date received by NYSLR.
- The next slide gives instruction for filing on-line or via paper/mail.



# ONCE RETIREMENT HAS BEEN DECIDED.

- When you're ready, *Retirement Online* makes it fast and convenient to apply for retirement. There are no forms to mail in and nothing to have notarized. You can apply through your NYSLRS online account. You'll see an estimate of your pension, including the amounts for the pension payment options available to you. You'll also be able to upload documents while applying or after submitting your application. And if you need to update your application, you can quickly and easily submit changes. But before applying, read this section ([Preparing and Applying for Retirement | Office of the New York State Comptroller](#)) for an overview of the retirement application so you know what to expect and what information you'll need to submit.
  - If you haven't already set-up your online account, please do so at <https://web.osc.state.ny.us/retire/sign-in.php>.
- You can complete and submit a paper [Application for Service Retirement \(RS6037\)](#) and an [option election form](#) instead of applying online. It's important to review the instructions and complete each form in its entirety. Paper forms must also be notarized.
  - When returning your forms to NYSLRS, be sure to include proof of your date of birth. If you select a pension payment option that provides a lifetime pension benefit to a beneficiary upon your death, you must submit proof of your beneficiary's date of birth as well.
  - You should also complete a [Direct Deposit Form \(RS6370\)](#) and [W-4P Form \(RS4531\)](#).
  - Mail your forms to the address listed at the top of the form. If you send your form by "Certified Mail—Return Receipt Requested," we will consider your request filed on the date it was mailed. If you send your form by regular mail, we will consider your request filed on the date it's received.
- Your application must be received by NYSLR between 15 to 90 days before your retirement date.
- If you have any questions, you can call NYS retirement at 1-866-805-0990 or email them at [NYS - Local Retirement System Contact Us](#)

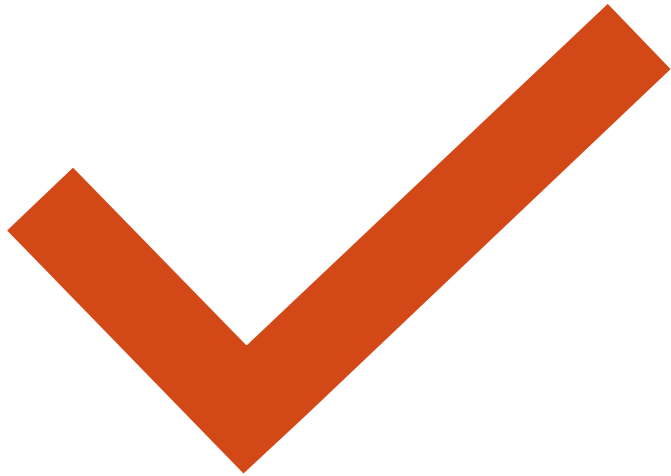


# HEALTH INSURANCE ELIGIBLE RETIREES & PLANNING

- Employees hired on or after 1/1/00 (Deputy Sheriff uniformed and non-uniformed contracts 1/1/06) must work 15 years\* for Chemung County to be eligible for retiree insurance, upon retirement from service with NYS Retirement. \**CSEA contract was amended to 5 years by resolution #23-549.*
- Your department payroll clerk calculates your escrow, any incentives or payouts on your final RPC (Report of Personnel Change form to report all changes). This RPC cannot be processed and sent to the Treasurer's Office/Payroll until your last day of work. Your department payroll clerk can assist you with any estimates.
- You are covered by your current health insurance plans until the end of the month in which you retire as an active employee. (i.e. Retirement date 9/20, covered through 9/30 - retiree insurance begins 10/1)
- The Insurance Department receives copies of the RPCs bi-weekly from the Treasurer's Office/Payroll. We will send your retirement packet to your home for election. Please return ASAP to avoid further delay of retroactive processing.



# MEDICARE IMPORTANCE



- You must report Medicare eligibility for yourself or any covered family member, even while you are working. **Medicare eligibility is not just for age 65. There is also Medicare (ANY AGE) for reason of disability or end stage renal disease.**
- IF ANYONE COVERED ON YOUR POLICY HAS MEDICARE, THEY MUST HAVE BOTH PARTS A & B TO COORDINATE WITH YOUR RETIREMENT AND CONTACT ME TO COMPLETE SOME PAPERWORK **BEFORE YOU RETIRE**. The rest of your packet will be mailed to you as described on the prior slide



# **CLASSIC BLUE, BLUE PPO, BLUE PPO2, BLUE PPO 3 MEMBERS**

- If you are enrolled in the above plans upon retirement, you will receive an additional COBRA notice for that product from ebenefit Marketplace (ebm) on behalf of Chemung County.
- We are required to provide you this option, however, electing the medical plan from COBRA notice will forfeit all retiree coverage and incentives.
- You may elect the dental plan from this COBRA notice, if you choose to do so. COBRA election and payments are through ebm.



# ESCROW BALANCE

- Once the insurance department receives back required paperwork, the insurance department will process the changes and send you an escrow balance spreadsheet.
- This escrow balance sheet is a tool to communicate with you where you will be at the end of the current plan year based on your current enrollment. (sample next slide)
- This sheet is updated if there are any changes to impact the balance such as coverage change, family to individual, annual rate changes, etc.
- The sheet will serve as notice when your escrow is scheduled to be depleted. You will receive communication from ebenefit Marketplace (ebm) closer to that date to give you payment options at that time (check/money order with coupon book and instructions on setting up automatic payment/ACH).
- Payment is due the 1st of each month of coverage. There is a 30-day grace period until the end of the month for payment to arrive.



# CHEMUNG COUNTY INSURANCE ESCROW ACCOUNT BALANCE/SPECIAL ACCOUNT

**RETIREE NAME**

SAMPLE

SSN# xxx-xx-xxxx

Retirement Date      12/15/2015  
Escrow Balance         \$18,938.14

	MONTHLY PREMIUM	MO	TOTAL PAYMENTS	ESCROW BALANCE
<b>Beginning Escrow Balance</b>				<b>\$18,938.14</b>
2016	\$0.00	12	\$0.00	\$18,938.14
2017	\$841.72	12	\$10,100.64	\$8,837.50
2018	\$920.68	9	\$8,286.12	\$551.38 *

**12 MONTHS FREE PER CONTRACT=1/1/16-12/31/16**

**1/1/16 RETIREE FAMILY BLUE PPO**

SEPTEMBER 2018 WILL BE LAST PAYMENT PAID IN FULL  
OCTOBER 2018 WILL BE A PARTIAL PAYMENT

OCT PREMIUM                 \$920.68  
ESCROW PAID                 \$551.38 \*  
FIRST PAYMENT               \$369.30  
DUE DATE                      9/15/2018



# INSURANCE DEPARTMENT NOTIFICATION

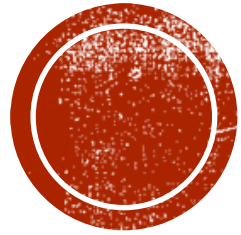
- The Insurance Department sends annual rate mailing after the Legislature considers/approves the next year proposed rates. Retirees typically receive this mailing by the end of November along with any required information. Retirees with escrow receive annual update in this mailing.
- The coupon book/ACH rate mailing is sent out from ebenefit Marketplace (ebm) mid-December.
- Any request to cancel your coverage requires proper notice and forms to be provided to the Chemung County Insurance Department.
- We track Medicare eligibility by age to assist you. We will notify you with package of plan information, rates, plus any forms to be completed and returned PRIOR to your Medicare effective date. **Again, you must report any Medicare eligibility (age, disability, end stage renal disease). You must enroll in both Medicare Part A & B.**
- Full plan summaries for retiree benefits are available on the Chemung County Internet under Insurance Department and in Bswift.



# RESPONSIBILITY IN REPORTING CHANGES

- It is the member's responsibility to contact the insurance office and complete any paperwork necessary within 30 days regarding any changes or complete in Bswift.
- Changes include the following:
  - Name change
  - Address change
  - Telephone
  - Dependent eligibility (age & marriage)
  - **Medicare eligibility (must notify department prior to Medicare effective date)**
    - **Medicare eligible first of month of 65<sup>th</sup> birthday (birthday: 9/15, eligibility 9/1)**
    - **Medicare eligible for disability (any age)**
    - **Medicare eligible for end stage renal disease (any age)**





# **UNDER AGE 65-RETIREES**

## **HEALTH CARE PLAN**

Excellus Blue PPO 4

# RETIREE HEALTH COVERAGE- UNDER 65

- All retirees under age 65 and not Medicare eligible, will enroll into the Blue PPO 4 health plan with Excellus BCBS.

## VISION

- *Retirees without Medicare also are provided with a vision plan through Guardian, which is included in the County Retiree Benefit.*
- *If you are currently enrolled in CSEA Platinum 12 Vision, you will receive a COBRA offer directly from CSEA, which is not part of the County Retiree Benefit.*



# BLUE PPO 4 PLAN HIGHLIGHTS

- Plan Highlights: (In Network)
  - Deductible : \$0 – Individual & Family
  - Inpatient Hospital \$250 Copay
  - Primary Care & Specialist Visit : \$30 Copay
  - Urgent Care Facility \$40 Copay
  - ER and Ambulance (ground/water) \$100 Copay
  - Annual In-Network Maximum Out of Pocket - \$2,000 Individual & \$4,000 Family
    - *ALL MEDICAL & DRUG COPAYS ARE APPLIED TO THE MAXIMUM OUT OF POCKET*
- Rx Drugs on Blue PPO 4
- 3- tier Medication Drug List
  - \$20 Copay – Generics (retail) / \$0 Copay (mail order)
  - \$35 Copay – Brand name (retail and mail order)
  - \$60 Copay – Specialty Drugs (retail and mail order)
- 90 Day Mail Order
  - Wegmans or Express Scripts



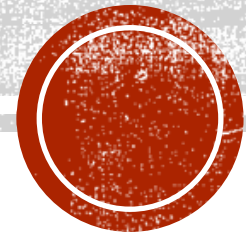
# BLUE PPO 4 OVERVIEW

<b>Benefit</b>	<b>PPO 4 (In-Network)</b>
<b>Deductible</b>	<b>\$0 (Individual &amp; Family)</b>
<b>Out-of-Pocket Maximum (In-Network)</b>	<b>\$2,000 (Individual) \$4,000 (Family)</b>
<b>Primary Care &amp; Specialist</b>	<b>\$30 Copay</b>
<b>Inpatient Services</b>	<b>\$250 Copay</b>
<b>Outpatient Surgical</b>	<b>\$100 Copay</b>
<b>Emergency Room &amp; Ambulance (ground/water)</b>	<b>\$100 Copay</b>
<b>Urgent Care Facility</b>	<b>\$40 Copay</b>
<b>Rx Drugs</b>	<b>\$20 / \$35 / \$60 retail \$0 / \$35 / \$60 mail order</b>



# UNDER AGE 65 RETIREE COST

Excellus Blue PPO 4



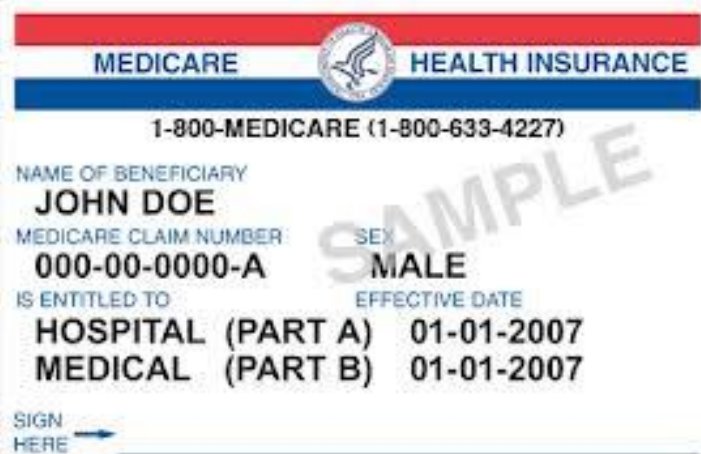
# 2026 BLUE PPO 4 RATES

Monthly Premiums	Family	Individual
Blue PPO 4	\$1,042.00	\$404.50



# MEDICARE ELIGIBLE RETIREES

Excellus Medicare Blue PPO  
Plan 1 or Plan 3



A sample Medicare Health Insurance Card for John Doe. The card features a red and blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header is the phone number "1-800-MEDICARE (1-800-633-4227)". The card lists the beneficiary's name as "JOHN DOE", the Medicare claim number as "000-00-0000-A", and the sex as "MALE". It also indicates the beneficiary is entitled to "HOSPITAL (PART A)" and "MEDICAL (PART B)", both with an effective date of "01-01-2007". A "SIGN HERE" label with an arrow points to a line at the bottom of the card. A large, semi-transparent "SAMPLE" watermark is overlaid on the right side of the card.

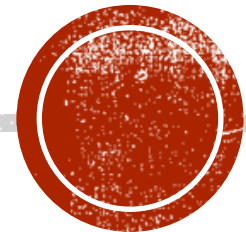
**MEDICARE HEALTH INSURANCE**  
1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY  
**JOHN DOE**

MEDICARE CLAIM NUMBER: **000-00-0000-A** SEX: **MALE**

IS ENTITLED TO: **HOSPITAL (PART A)** EFFECTIVE DATE: **01-01-2007**  
**MEDICAL (PART B)** **01-01-2007**

SIGN HERE →



# RETIREE HEALTH COVERAGE- OVER 65 & MEDICARE ELIGIBLE

- All retirees over age 65 or Medicare eligible for Disability (any age) or Medicare eligible for End State Renal Disease (any age), are enrolled in the Medicare Advantage Plan through Excellus Medicare Blue PPO.
- The Excellus Medicare Blue PPO plan is the sole insurance provider.
  - Retiree has one insurance card for all services
- Plan provides Part A, Part B and Part D (Rx drug) coverage
- Member must be enrolled in Medicare Parts A & B
- Retiree pays Part B premium and set Medicare Advantage rate contribution
- There is a vision benefit built into this plan.



# EXCELLUS MEDICARE BLUE PPO - PLAN 1 OR 3

<b>Benefit</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Deductible</b>	<b>No Deductible</b>	<b>No Deductible</b>
<b>Out-of-Pocket Maximum</b>	<b>You pay nothing for Medicare-Covered Services from any provider.</b>	<b>You pay nothing for Medicare-Covered Services from any provider.</b>
<b>Primary Care &amp; Specialist</b>	<b>\$0 Copay</b>	<b>\$0 copay</b>
<b>Inpatient Services</b>	<b>\$0 Copay per admission</b>	<b>\$0 Copay per admission</b>
<b>Outpatient Surgical</b>	<b>\$0 Copay</b>	<b>\$0 Copay</b>
<b>Emergency Room &amp; Ambulance</b>	<b>\$0 Copay</b>	<b>\$0 Copay</b>
<b>Urgent Care</b>	<b>\$0 Copay</b>	<b>\$0 Copay</b>



# RX-DRUGS WITH MEDICARE BLUE PPO

## **PLAN 1**

- 3 - tier Medication Drug List per 30-day supply
  - \$0 Copay – Preferred Generics
  - \$5 Copay – Preferred Brand name
  - \$20 Copay – Non-preferred Drug
- 90 Day supply -1 times copay
- Coverage provides copays throughout the coverage gap of Part D

## **PLAN 3**

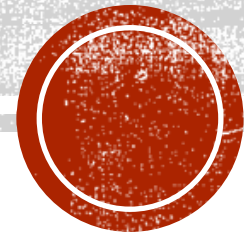
- 3 - tier Medication Drug List per 30-day supply
  - \$10 Copay – Preferred Generics
  - \$20 Copay – Preferred Brand name
  - \$35 Copay – Non-preferred Drug
- 90 Day supply - 2 times copay
- Coverage provides copays throughout the coverage gap of Part D



# RETIREE COST — MEDICARE ELIGIBLE

Excellus Medicare Blue  
PPO Plans

Cost for both retiree &  
spouse who are  
Medicare eligible

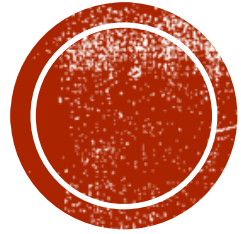


# 2026 EXCELLUS MEDICARE BLUE PPO RATES

Monthly Premiums	Family (2 –Person)	Individual
Medicare PPO - Plan 1	\$942.06	\$395.96
Medicare PPO – Plan 3	\$759.32	\$304.59
Medicare - Plan 1 + Plan 3	\$850.69	N/A

- 2026 Medicare Part B Rate =\$202.90 (paid by member through Social Security)
- Subject to change year by year





# **RETIREE COST — ONE MEMBER MEDICARE ELIGIBLE & ONE MEMBER NOT**

The County will enroll the retiree and spouse in the appropriate plan, either  
Excellus Medicare Blue PPO (Medicare Eligible) or Blue PPO 4

# MEDICARE BLUE PPO COMBINED RATES

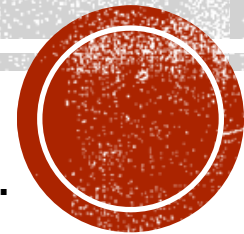
Monthly Premiums	2026 Family (2 –Person)
Excellus Medicare Blue PPO (Plan 1 or Plan 3) & Blue PPO 4 (2-Person)	Plan 1 - \$800.46  Plan 3 - \$709.09

- Family coverage with dependent children- contact Insurance Department
- 2026 Medicare Part B Rate =\$202.90 (paid by member through Social Security)
- Subject to change year by year



# DENTAL COBRA

- Dental coverage is not part of the Chemung County retiree package.
- Retirees may elect to continue dental coverage through COBRA for 18 months.
- Retirees can only make this election when they first retiree.
- COBRA notice is sent from ebenefit Marketplace (ebm) to your home.
- You will elect and pay for COBRA dental through ebenefit Marketplace (ebm).



# DENTAL BENEFIT SUMMARY

- Plan Year: January 1<sup>st</sup> – December 31<sup>st</sup>
- Plan Design – Per Plan Year
  - Plan will pay 100% of the first \$100 of allowable amounts
  - A \$50 deductible must be met next (\$150 maximum family deductible)
  - The plan will then pay 80% of allowed amounts for covered services up to \$1,000 annually per member, excluding orthodontic care
  - Freedom of provider choice
- Orthodontic: 80% to a lifetime maximum benefit of \$2,500 for dependents under 19



# QUESTIONS?

- Thank you for your time!

## Contact Information

- NYS Retirement :(866)-805-0990
- County's 457 Deferred Compensation Program : (202) 759-7029
  - Stephanie Keur, MissionSquare Retirement
- Social Security: (800)-772-1213
- Yvonne Drake : (607)-737-2088
  - County Insurance Department
- Taylor Maggs: (607)-737-2842
  - County Personnel Department
- Chris Petrillose (607) -734-4291
  - Health Insurance Consultant (Perry & Carroll)

