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Planning for Retirement - Benefits Checklist

Retirement is a wonderful opportunity to spend time with family and friends, enjoy leisure activities or even find new work. The New York State Department of Civil Service and The New York State Health Insurance Program (NYSHIP) want to make sure that you don't have to worry about your health insurance coverage as you enter this new phase of your life.

We have resources for you to use before you talk with your agency Health Benefits Administrator (HBA), such as this web site, a *Planning for Retirement* booklet, VHS or DVD, a forms packet, and the Benefits Checklist that you are reading right now.

These materials will help you make decisions and prepare your personal questions for your visit with your agency Health Benefits Administrator. So, let's begin to plan your retirement!

Before you retire:

Attend a pre-retirement seminar (pre-registration required)

- Dates and locations of seminars are available at www.cs.state.ny.us. Click on Benefit Programs, then NYSHIP Online. Click on Calendar, then select Pre-Retirement Meeting from the Type of Event drop-down menu; select a timeframe.
- Tell your agency HBA you would like to attend a meeting in your area. Note: Confirmation of registration is required.

View the *Planning for Retirement* video in a group or individually. The video is available from your HBA in VHS or DVD formats.

Review pre-retirement materials available from your HBA and online, including:

- *Planning for Retirement* Publication
- *Health Insurance Choices for Retirees* (summary of health insurance plans available to retirees under NYSHIP)
- *Health Insurance Rates for Retirees*

- *Welcome to EBD* (The Employee Benefits Division becomes your HBA when you retire.)

Meet with your agency HBA to discuss:

- Eligibility requirements for continuing health insurance coverage as a retiree, and whether you meet them.
- How sick leave credit may reduce the cost of your health insurance coverage.
- Dual-annuitant sick leave credit.
- Deferred health insurance coverage after you leave the payroll.
- Your dental, vision and life insurance benefits after you retire.
- Whether your current health insurance option (The Empire Plan or HMO) will meet your needs in retirement.
- Medicare and your health insurance benefits, especially when you must enroll in Medicare.

► *If you have more questions after meeting with your HBA, contact The Employee Benefits Division at The New York State Department of Civil Service (see enclosed materials for contact information).*

Before your last day on the payroll, meet with your HBA to:

- Recalculate the value of your sick leave credit.
- If you are a dependent on a spouse's NYSHIP coverage, make sure to keep form PS 410, State Service and Sick-Leave Credit, for your permanent records.

- Tell your HBA if you want dual annuitant sick leave credit. Request a copy of your signed form for your records.
 - ▶ You must decide no later than your last day on the payroll and if you choose it, you may not discontinue it later. Dual annuitant sick leave credit does not affect your dependents' eligibility for coverage if you die before them.
- Tell your agency HBA if you want to defer the start of your health insurance coverage. Request a copy of your signed form if you choose this option.
- Tell your agency HBA if you want to change your health insurance option when you retire.
 - ▶ If you do, this will be the one change permitted to you as a retiree *at any time* during the 12-month period following retirement.
- Collect your own copies of the benefit materials you will need as a retiree, including the current retiree version of your benefits book.
- Once you are retired, information will be mailed to your home. Your agency HBA will have copies of these materials for you.

After you retire:

Watch your mail for your *Dear Retiree Letter* from the New York State Department of Civil Service, Employee Benefits Division (EBD).

Watch your mail for your bill for health insurance (and other coverage, if applicable) from EBD.

- ▶ Keep your payments up to date until your pension deductions begin. If you do not wish to have pension deductions, notify EBD.
- ▶ Once pension deductions to pay for your health insurance begin, you will no longer be billed directly.

The Employee Benefits Division is your Health Benefits Administrator in retirement.
Contact EBD if:

- Your address has changed. (Contact must be signed and in writing; no telephone change accepted.) *Welcome to EBD* provides a convenient form.

- You need to add or delete a dependent. (Must be in writing; no telephone change accepted.)

- You or a dependent becomes eligible for Medicare *before* age 65 due to disability.
 - ▶Send EBD a copy of your Medicare card.

- You want to change your health insurance option.
 - ▶As a retiree, you can change your NYSHIP option once at any time during a 12-month period.

- You have questions about your enrollment or benefits.
 - ▶For claims questions call:
 - ▶The Empire Plan at
1-877-7-NYSHIP
(1-877-769-7447) and choose
the appropriate options to reach a representative.
 - ▶Your HMO.

Resources:

Your Agency Health Benefits Administrator (HBA)

Most HBAs are located in the agency personnel office. Contact your personnel office for the name and phone number of your HBA.

EBD Web site / www.cs.state.ny.us

You have online access to NYSHIP benefit materials, links to The Empire Plan and links to the HMOs.

EBD Print and Video Information about Retirement

- Planning for Retirement, DVD and VHS
- Planning for Retirement video packet with forms
- *Planning for Retirement* book
- *Medicare & NYSHIP* DVD and VHS

Department of Civil Service Employee Benefits Division

After you retire, EBD serves as your HBA. You can call, write or visit the Employee Benefits Division of the New York State Department of Civil Service in person, link to this site, or ask questions at retiree meetings held throughout New York State.

Call EBD

518-457-5754

1-800-833-4344 (U.S., Canada, Puerto Rico, and the Virgin Islands)

Write to EBD

New York State
Department of Civil Service
Employee Benefits Division
Alfred E. Smith State Office Building
80 South Swan Street
Albany, NY 12239

Visit EBD

After you retire, you may call EBD for a personal consultation, if needed, at The Department of Civil Service weekdays from 9 - 4. Walk-ins are possible as time permits.

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