



New York State Correctional Officers & Police Benevolent Association, Inc.

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RECEIVING SOCIAL SECURITY DISABILITY? IF SO, READ VITAL RETIREE HEALTH INSURANCE COVERAGE INFORMATION BELOW

- 1. MEDICARE AUTOMATICALLY BECOMES YOUR PRIMARY HEALTH INSURANCE CARRIER ONCE YOU RECEIVE SOCIAL SECURITY DISABILITY FOR TWENTY-FOUR (24) MONTHS NO MATTER WHAT YOUR AGE. YOUR NYSHIP COVERAGE BECOMES SECONDARY. BE SURE TO SIGN UP FOR BOTH MEDICARE PARTS A AND B IN TIME FOR MEDICARE TO BE EFFECTIVE ON THAT DATE. IF YOU FAIL TO DO SO, YOUR NYSHIP COVERAGE WILL STILL BECOME SECONDARY AND NYSHIP WILL NOT PAY ANY CLAIMS MEDICARE WOULD HAVE PAID HAD YOU SIGNED UP IN TIME.**
- 2. THIS REQUIREMENT IS THE SAME FOR YOUR DEPENDENTS (SPOUSE/DOMESTIC PARTNER OR CHILD). NYSHIP WILL BECOME SECONDARY COVERAGE FOR THEM AS WELL.**
- 3. THOUGH THIS RULE DOES NOT APPLY WHILE YOU ARE AN ACTIVE MEMBER, IT TAKES EFFECT IMMEDIATELY UPON YOUR RETIREMENT. THEREFORE, IF YOU RECEIVED SOCIAL SECURITY DISABILITY FOR 24 MONTHS OR MORE WHILE YOU WERE AN ACTIVE MEMBER, IT IS IMPERATIVE THAT YOU HAVE MEDICARE PARTS A AND B IN EFFECT AT THE TIME YOU RETIRE BECAUSE MEDICARE WILL AUTOMATICALLY BECOME PRIMARY FOR YOU.**
- 4. IF ANY OF YOUR DEPENDENTS (AS NOTED ABOVE) RECEIVED SOCIAL SECURITY DISABILITY FOR 24 MONTHS OR MORE AT THE TIME OF YOUR RETIREMENT, THEY MUST HAVE MEDICARE PARTS A AND B IN EFFECT AT THE TIME OF YOUR RETIREMENT AS WELL. MEDICARE WILL AUTOMATICALLY BECOME PRIMARY FOR THEM.**
- 5. REMEMBER THAT THE STATE OF NEW YORK WILL REIMBURSE THE COST OF MEDICARE PART B (MINUS ANY LATE FEES) FOR YOU AND YOUR DEPENDENTS (IF THEY ARE NOT BEING REIMBURSED THROUGH ANOTHER SOURCE).**