

NOTICE TO ALL EMPLOYEES – 2016 ANNUAL OPEN ENROLLMENT PERIOD FOR OPTION CHANGES IN HEALTH AND DENTAL INSURANCE PLAN COVERAGE.

**** ALL OPTION CHANGES WILL BECOME EFFECTIVE JANUARY 1, 2016****

The period from **DECEMBER 1, 2015 THROUGH DECEMBER 28, 2015** has been designated as the Annual Open Enrollment period during which employees who desire to change their health and/or dental insurance plan coverage options may do so.

- **HEALTH INSURANCE OPTION CHANGE** - Employees desiring to change from one carrier to another must complete two (2) health insurance transaction forms. One form to cancel the current coverage and the other form to enroll with the new carrier. If switching to an HMO, e.g. HIP or Aetna, you must complete the HMO carrier's application. All forms/applications are to be returned to the department's human resource representative during the open enrollment period.
- **DENTAL INSURANCE OPTION CHANGES** - Employees desiring to make a change to or from the Reimbursement or Comprehensive plans must complete a new dental application form and submit it to your department's human resource representative during the open enrollment period. The dental application form may be obtained from your human resource representative. ****PLEASE NOTE: If you are changing from the Comprehensive plan to the Reimbursement plan, please verify with the carrier that the change has been processed BEFORE you are treated by the new dentist****. You may contact Healthplex at telephone # 1-800-468-0600. You may also log onto the Healthplex website at www.healthplex.com and sign-up to become a User. Becoming a User will allow you to view your account information, check eligibility of your dependents, find a dentist, request duplicate ID cards & Access My Smile Guide™.
- **MARITAL STATUS** - Please be advised that it is your responsibility to inform your HR representative of any change in your marital status that would affect your health coverage. For example, if you are divorced you must notify your HR representative of the divorce in a timely manner so that your spouse and any ineligible dependents can be removed from the policy. **If notification of the divorce is delayed, then you may be responsible for unrecoverable premiums paid by Nassau County for the ex-spouse or ineligible dependents' coverage.**
- **CHANGES TO BUY BACK PROGRAM!!!**
 - Effective January 1, 2016 all Ordinance employees will be allowed to use **NYSHIP coverage as 'proof of other coverage'** for participation in the Buy Back program.
 - Active employees can only enroll into the Buy Back program during the Open Enrollment period except when newly hired or when a qualifying event occurs.
 - Employees who are participating in the Buy Back program, and have established eligibility to continue health insurance coverage into retirement, may continue in the Buy Back program as a retiree. They may enroll in a health insurance plan whenever they experience a qualifying event or during the Open Enrollment period. This means Buy Back enrollees can remain in the program without losing their right to retire with health benefits.

- Employees who are enrolled in the Buy Back program, and are eligible to vest, MUST return to active coverage upon separation in order to preserve the right to retire. However, if you are using NYSHIP as “proof of other coverage” then you are not required to re-enroll in order to preserve your right. You will preserve your right as long as you maintain continuous coverage in NYSHIP. If you lose your NYSHIP coverage prior to reaching age 55, then you must re-enroll, and pay the premium in order to preserve your right.

OTHER UPDATES:

- Smart Savings and Retirement: Employees enrolled in the Smart Saving program will continue in Smart Savings upon retirement, without losing the right to retire. During Open Enrollment Smart Savings enrollees can request two individual coverage if there are no other dependents on the policy.
- Workers Compensation: Employees who are deemed eligible for Workers’ Compensation benefits by the Nassau County Workers Compensation Board, shall receive fully paid health, dental and optical benefits for a period of one year. The year commences on the first day that the employee is absent from work due to the injury; and ends one year later. There is no adjustment to the one year period for any days that the employee may be present at work.
- If you are still absent from work after the one year has ended, and want to continue coverage, you will be required to pay the monthly premium. However, if you are deemed disabled by the NYS Retirement System and is granted a disability retirement pension, please notify us immediately so that we can make the necessary adjustments to your health insurance account, and reimburse you for any premiums paid after you were deemed disabled.
- Affordable Care Act (ACA) Updates: Beginning 2016 all employees enrolled in health benefits will receive Form 1095-C as required under the ACA.

• **MEDICARE AND RETIREMENT**

If you or any of your dependents are eligible for Medicare Part B prior to your retirement, but were not enrolled because you were an active employee; it is imperative that you and/or your dependents apply for Medicare one month prior to your retirement, if not sooner. It may be advantageous for you or your dependents to enroll in Part A at age 65 - there is usually no premium for Part A.

You or your dependent is eligible for Medicare:

- At age 65 or older, or
- Regardless of age, has been entitled to Social Security Disability Insurance (SSDI) benefits for more than 24 months, or
- Regardless of age, has end-stage renal disease (permanent kidney failure) and has completed Medicare's waiting period of up to 3 months and the 30-month coordination period.

Failure to be enrolled in Medicare Parts A and B when you retire, and are eligible for Medicare, may result in higher monthly premiums to keep your retiree coverage with Nassau County, and may also result in a higher monthly premium cost for Medicare Part B.

Listed below are options that are available to you once you retire and are Medicare eligible. Enrollees of the NYSHIP Empire Plan will automatically have their primary coverage switched to Medicare and Empire will become secondary. They will also automatically be enrolled in Medicare Part D (prescription drug coverage). Enrollees of any HIP HMO plan have three options upon retirement. Please review them carefully so that you will be able to make the right choice that fits your needs. Please note that Aetna does not have a Medicare Plan therefore those enrollees will be automatically enrolled in NYSHIP Empire Plan upon retirement.

Option 1:

You may choose to remain in your current HIP HMO plan. This may result in you having to pay a higher premium than you are currently paying. Nassau County rules dictate that we pay the same premium rate for all our enrollees; so, if there is a difference in the premium cost for NYSHIP's Medicare enrollees and HIP HMO Medicare enrollees, that difference has to be paid by the enrollee. If the rates are the same you will have no additional premium. Under this option you will have one insurance carrier, even though you are enrolled in Medicare. Please call us to verify what the premiums are before making a decision.

Option 2:

You may choose to enroll in the Medicare advantage plan offered by HIP HMO. This plan is called HIP VIP and is open to HIP HMO enrollees and their eligible dependents who are Medicare eligible. Enrollment in this plan usually does not result in additional premium cost to you but even if there is, it will be considerably less than the cost under option 1. Again please contact us prior to making a decision.

Option 3:

You may choose to dis-enroll from HIP HMO and enroll into NYSHIP. Change of option to NYSHIP may **not** result in any additional premium. In this option Medicare will become your primary insurance and NYSHIP will become secondary. You will be automatically enrolled in Medicare Part D (prescription drug coverage).

If you choose an option that requires you to pay a monthly premium, you must keep your payments current so that you do not experience cancellation of your coverage.

- **2016 BI-MONTHLY PAYROLL DEDUCTIONS:**

NOTE – All payroll deductions for health insurance premiums will be taken 24 times instead of 26 which means there will be 2 regular paychecks that will NOT have a payroll deduction in 2016. See attached rate sheet for bi-weekly deduction amounts for each plan based on your hire date, union/ordinance.