



**Hon. George Maragos**  
*Nassau County Comptroller*



**OFFICE OF THE COMPTROLLER**  
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December 1, 2015

Dear Health Benefits Enrollee,

The Comptroller's Office is pleased to announce that the Annual Open Enrollment and Attestation period for 2016 will begin on **December 1, 2015 and end on January 29, 2016. However, Open Enrollment, which is the time for making changes or corrections to your current policy, ends on December 28, 2015. Therefore, you must notify us of any change or correction by December 28, 2015 in order for it to go into effect by January 1, 2016.**

If your post-employment benefits are the result of a collective bargaining agreement or an Ordinance then you are required to attest to your coverage on an annual basis. Failure to respond to the open enrollment notice could affect your coverage and may result in the cancellation and the subsequent waiting period before you can be re-enrolled. For enrollees who are on COBRA or are Survivors (including survivors of police officers) if your coverage is cancelled it cannot be reinstated! Therefore, please make every effort to respond by return mail, telephone or online prior to January 29, 2016.

For your convenience we have provided multiple ways for you to make changes to your coverage or attest to your current coverage. You may choose to do this **online, by telephone or by mail!**

1. The Online option will enable you to make changes or attest to your current coverage from anywhere – so whether you are on vacation or just not at home, you can access your information from a computer. Retirees enrolled in the "Online" option will NOT receive a Pink Letter, but instead will be notified by email. The email will contain all the information you need to access your health benefits information.
2. The Telephone option will **ONLY** allow you to attest that the information on your Pink Letter is correct. You have until January 29, 2016 to do this. If you need to make changes, you must use the Online option

or indicate the changes on the reverse side of the Pink Letter and return it to us via mail by **December 28, 2015**. See instructions of **on page 6**.

3. The Mail-in option can be used to make changes or attest that your current information is correct. However, this is the least reliable and slowest method, especially for making changes. **Please do NOT send any checks or payments with your Attestation letter!!!**

**If you miss the December 28<sup>th</sup> or January 29<sup>th</sup> deadline do not panic, call or email us and we will be happy to assist you.**

**The information which appears in the enclosed Annual Attestation letter (Pink Letter) was taken from your Nassau County health insurance enrollment record as of November 23, 2015.** Therefore, any changes made to your record after that date will not be reflected on the Attestation letter (Pink Letter). Please review the letter to ensure that the information is correct. If the letter contains information that is incorrect, or there are changes that need to be done, that were not previously sent to this office; you must notify us of those corrections. The reverse side of the Attestation letter (pink letter) is the place to make any necessary changes/corrections. You may also make the changes/corrections Online, even if you did not previously enroll in the Online Option (see instructions below). As a reminder, during the year, it is your responsibility to notify this office of any **change in your address, marital status or dependent's eligibility** to continue coverage under your policy.

During this period you may also change your health benefits insurance carrier for the year beginning January 1, 2016. However, before you change your carrier there is important information that you should consider, such as:

- 1) Changing your carrier may result in a monthly premium or an increase in your monthly premium. See enclosed 2016 rate sheet.
- 2) If you make a change in carrier you cannot change again until next year.
- 3) If you are Medicare eligible, you can only change to a carrier that has a Medicare plan. If you do not enroll in the Medicare plan you will be responsible for the difference in the premium cost. That difference is generally hundreds of dollars per month.
- 4) If you are living outside of the **HMO service area (Long Island - Nassau and Suffolk Counties; New York City - all five Burroughs)**, you can only enroll in the Empire Plan.

If you wish to view the annual "Comparison of Health Insurance Plans for 2016" that describes the benefits offered under the County's various health benefit plans, you may access the document online at the web address <http://www.nassaucountyny.gov/1590/County-Comptrollers-Office> and click on tab, "Employee & Retiree Health Benefits". If you don't have access to the internet, please contact us by phone at 516-571-2369 or by mail at 240 Old Country Road, Mineola, NY 11501 to request a copy.

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## *UPDATES/CHANGES AND NEW INFORMATION*

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### **NEW MEDICARE PREMIUMS FOR 2016:**

Because there will be no cost of living increase for recipients of Social Security benefits in 2016 the “*Hold Harmless*” provision kicks in and creates two different Medicare Part B premium rates depending on a few factors. Most of you already enrolled in Medicare Part B prior to 2016 will continue to pay \$104.90/month for your Medicare Part B. However, if you are enrolling in Part B for the first time in 2016, have an Income Related Monthly Adjustment Amount (IRMAA), or are not collecting Social Security benefits you will likely be charged the higher \$121.80/month for Part B in 2016. Nassau County will still reimburse you at whichever rate you are paying for Part B in 2016 but you must submit documentation to prove you are paying the higher Part B amount. Acceptable ways of proving this are to send in your **2016** Social Security Administration notification of Social Security benefits that displays your Medicare Part B premium or send in a copy of a **2016** bill from the Center for Medicare and Medicaid Services (CMS) showing the higher rate for Part B. Note that this must be done for both you AND your eligible dependents. **Please only send documentation if your premium is higher than \$104.90/month in 2016.**

### **REIMBURSEMENT OF MEDICARE PART D IRMAA FOR CSEA UNION RETIREES:**

Nassau County will be reimbursing Medicare Part D Income Related Monthly Adjustment (IRMAA) for retirees of the CSEA union ONLY. The reimbursements will be retroactive to 2013 and will be processed along with the 2015 Part B IRMAA in March and April 2016. Please submit your SSA-1099's or CMS bills for 2013 and 2014 when you send in your 2015 information.

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## *FRIENDLY REMINDERS*

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### **MEDICARE PART B & IRMAA REIMBURSEMENT**

When NYSHIP or your HMO benefits are secondary to Medicare, Nassau County is required to reimburse Medicare eligible enrollees and dependents an amount equal to the current Medicare Part B premium (\$104.90/month or \$121.80/month) including any Income Related Monthly Adjustment Amount (IRMAA) but not including any late fees. Please note that it is unlawful to accept a duplication of benefits. For example, if you or your spouse/dependent is reimbursed for Medicare Part B premiums from another agency or company you should not seek reimbursement from Nassau County as well.

At present, this office mails out Medicare Part B reimbursement checks twice yearly, in June and December. If you have not been receiving Medicare Part B reimbursement checks, please mail this office a copy of your or your eligible dependent's Medicare card.

If you have been notified by the Social Security Administration that your 2015 Medicare Part B premium deduction was subject to an income-related monthly adjustment amount (IRMAA), the County will reimburse you for this. In order to receive this reimbursement for the year 2015, please mail this office a copy of your Form SSA-1099, "Social Security Benefit Statement" for Tax Year **2015** which will be mailed out by the Social Security Administration in January 2016. If you do not receive the Form SSA-1099 for 2015 by mid-February 2016, please contact the Social Security Administration at (800) 772-1213 to request a replacement form. If you are not currently collecting Social Security Benefits and are instead being billed by and paying directly to the Centers for Medicare and Medicaid Services (CMS), please mail this office copies of all 2015 bills with proof of payment. The **2015** IRMAA checks will be sent out in March 2016 after we have received everyone's SSA-1099's and/or CMS bills.

**NYSHIP Retirees:**

Failure to enroll in Medicare Parts A and B when you, your spouse/partner and/or dependent(s) first become eligible will result in denied benefits by NYSHIP for those expenses Medicare would have covered.

**HMO Enrollees:**

Failure to enroll in Medicare Parts A and B when you, your spouse/partner and/or dependent(s) first become eligible will result in higher monthly premiums to keep your retiree coverage with Nassau County.

**MONTHLY INSURANCE PREMIUM PAYMENTS:**

Please be reminded that monthly premiums are due by the 10th of the month prior to the coverage month. This means that your premium for January is due by December 10th. Therefore please mail your check in a timely manner to avoid the possibility of your coverage being cancelled for non-payment. You may also choose to take advantage of our Automatic Payment Program (ACH). This will ensure that your payments are made timely and your coverage will not be interrupted. An ACH enrollment form is enclosed for your convenience.

**EMPIRE PLAN PRESCRIPTION DRUG PROGRAM AND MEDICARE PART D**

CVS/Caremark was awarded a five year contract for the Empire Plan Prescription Drug Program with an effective date of January 1, 2014. Empire Plan Medicare Rx will be administered by SilverScript, a CVS/Caremark company. You should have already received communications from NYSHIP regarding the transition to SilverScript. If you have any questions about your prescription coverage, please call 877-769-7447, use option 4 and listen carefully to the prompts.

**BUY BACK PROGRAM OPTION FOR RETIREES:**

Effective January 1, 2014 retirees who were not enrolled in Buy Back at the time of retirement will not be able to participate in the Buy Back program. However, if you were enrolled in Buy Back prior to retirement you will be allowed to continue after retirement without losing your right to the benefit.

If you enroll in the Buyback and later decide to return to health insurance, you may do so during the annual open enrollment period. You may also dis-enroll from Buy Back and enroll into NYSHIP or any other Nassau County Plan Carrier any time you experience a qualifying event. A qualifying event may be loss of coverage due to divorce or death of a spouse.

**LOW-INCOME PREMIUM SUBSIDY PAYMENTS FROM UNITEDHEALTHCARE**

You may have received a letter from the Medicare Department at United Healthcare indicating that you or your dependent(s) qualified for Low-Income Premium Subsidy (LIPS) payments from the Centers for Medicare & Medicaid Services (CMS). LIPS is funded by CMS and passed to United Healthcare on your behalf to provide “extra help” with paying Medicare prescription drug coverage costs. If you received this letter then you would have also received a check or checks from United Healthcare. The monies from this check or checks are meant to be applied directly to your Medicare premium costs. Any remaining balance is to be sent to Nassau County. Because Nassau County currently pays the full standard premium for Medicare Part D on your behalf, the amount of the checks you receive should offset the Medicare reimbursement you receive for Part B. Please do **NOT** forward those checks to Nassau County. Also, please do **NOT** send Nassau County any checks for these monies. All that is required of you is to notify this office that you are receiving the LIPS payments and the amount of the payments. This amount will be subsequently deducted from your semi-annual Medicare Part B reimbursement checks. For more information about the LIPS or “Extra Help” visit: <http://www.cms.gov/Medicare/Eligibility-and-Enrollment/LowIncSubMedicarePresCov/index.html>

We are endeavoring to make the Open Enrollment/Annual Attestation process smooth and stress free. Therefore, we encourage you to take advantage of the telephone, online and ACH options that are available to you. If you have questions please feel free to contact us at (516) 571-2369

Sincerely,

*Yvette Andrews*

County Payroll and Benefits Asst. Director

**INSTRUCTIONS FOR AUTOMATED TELEPHONE ATTESTATION:**

- Review your current health insurance information as it appears on the front of the Attestation Letter (Pink Letter). Have your ID number starting with “9” (it is found on the top right of your “Pink Letter”) and the last four digits of your social security number handy. You will be accessing an automated system and will not speak to an individual. However, you will be given the opportunity to be transferred to us if you are having difficulties.

STEP 1:     **Dial 516-571-7750.**

STEP 2:     You will be prompted to enter the last four digits of your social security number.

STEP 3:     You will be prompted to enter your seven digit ID number

STEP 4:     The system will validate the information you entered. If your entries are correct you will be prompted to enter “1” to confirm that the information on your Pink Letter is correct.

STEP 5:     Enter 1 to confirm your information is correct.

STEP 6:     Hang up - you are finished. Keep the Pink Letter for your records – **DO NOT MAIL IT BACK TO US.**

**INSTRUCTIONS FOR ONLINE OPTION CHANGE AND ATTESTATION:**

Please have your ID number starting with a “9” and the last four of your social security number ready. Log on to the following web address <http://www.nassaucountyny.gov/agencies/healthbenefits/enrollment.html> and follow the onscreen instructions.

**INSTRUCTIONS FOR MAIL IN OPTION CHANGE AND ATTESTATION:**

- Review your current health insurance information as it appears on the front of the Attestation Letter (Pink Letter)
- If there is **incorrect information**, or you wish to **make a change in carrier** please record the corrected information and/or select your new carrier on the reverse side of the letter.
- Sign at the bottom of the page and return it to us at: Nassau County Comptroller, Health Benefits Unit, 240 Old Country Road, Mineola, NY 11501.

Please do not send any checks or payments with your Attestation letter!!

**If you have any questions, please call us at (516) 571-2369 or e-mail us at:**  
**[ComptrollerHealthBenefits@NassauCountyNY.gov](mailto:ComptrollerHealthBenefits@NassauCountyNY.gov)**