



Yvette Andrews Assistant County Payroll & Benefits Director

OFFICE OF THE COUNTY COMPTROLLER

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December 12, 2019

Dear Health Benefits Enrollee:

The Comptroller's Office is pleased to announce the Annual Open Enrollment and Attestation period for 2020 is now in progress.

- ► You will have until <u>January 17, 2020</u> to notify us of any changes you wish to make to your policy.
- ▶ If not making any change to your policy you have until <u>January 31, 2020</u> to respond to the Attestation Letter (Pink Letter). 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 annually. Failure to respond to the open enrollment notice could affect your coverage and may result in <u>cancellation and a subsequent waiting period before you can be re-enrolled</u>. Enclosed with this letter you will also find information regarding Medicare Part B and IRMAA Reimbursements, as well as instructions on how to respond to the Attestation letter.

For enrollees who are on COBRA or are Survivors, if your coverage is cancelled it cannot be reinstated! Therefore, please make every effort to respond by return mail, telephone or online by the January 31st deadline.

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. **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 31, 202 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 **January 31, 2020**.

- 3. The Mail-in option can be used; however, this is the slowest method. **Please do NOT send any checks or payments with your Attestation letter!**
- ► If you miss the January 17 or January 31st deadlines 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 December 5, 2020. Therefore, any changes made to your record after that date will not be reflected on the Attestation letter. If the letter contains information that is incorrect, or there are changes that need to be made that were not previously sent to this office, you must notify us of those corrections. The reverse side of the Attestation 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). 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 open enrollment period, you may also change your health benefits insurance carrier for the year beginning January 1, 2020. 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 2020 rate sheet. If you make a change in carrier you cannot change again until next year.
 - 2) 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.
 - 3) If you are living outside of the **HMO service area (Long Island Nassau and Suffolk Counties; New York City all five Boroughs)**, you can only enroll in the Empire Plan.

Visit http://www.nassaucountyny.gov/3675/Open-Enrollment to view the Summary of Benefits for each plan offered under the County's various health benefit. 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 copies.

• MEDICARE PART B IRMAA REIMBURSMENT: If you or your dependents pay more than the base amount of \$135.50 per month for Part B premiums, you will send verification of that to our office by February 28, 2020. Providing this information will result in the processing of IRMAA reimbursements in April. Please submit a copy of the 1099-MISC or copies of your Medicare Premium Bills by mail or email no later than February 28, 2020. Statements received after the February 28th deadline, will not be processed until the following year.

Please be reminded that IRMAA Part B Reimbursements can only be paid retroactively 36 months. Which means that in 2020 we will only be able to retroactively reimburse for 2017, 2018, and 2019. If you request reimbursement for 2017 after the February deadline, we will prorate the amount paid in 2021 based on the month the request was received.

• NYSHIP UPDATES:

- Dependents who are not added to an existing family policy when first eligible, will experience a late enrollment waiting period of three months. It is very important that you request coverage for eligible dependents with the 30 days allowed to avoid late enrollment.
- NYS Department of Civil Service, administrators of NYSHIP, mails out 65th Birthday Letters to active employees, and dependents of active employees. The mailing provides general guidance regarding Medicare and NYSHIP rules while working and reminds enrollees of their responsibility to enroll in Medicare when they are planning to retire. The mailing includes a personalized letter, and the Medicare & NYSHIP booklet with DVD.

• AFFORDABLE CARE ACT UPDATE:

O To provide the forms necessary for you to file your income tax returns, we need to have the social security number (SSN) of all covered dependents. Please review your dependents' information. If we do not list the last four digits of the SSN it means, we do not have one on file

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

Sincerely,

Uvette A. Andrews

Yvette A. Andrews County Payroll and Benefits Asst. Director Enclosures