

Retiree Medical FAQ's

What Medical, Dental and Vision benefits do we receive when we are classified as a retiree,

Your Benefits remain the same, just your status changes from active to retired:

- 1. Medical-** for you and your eligible dependents continue. Your spouse is covered for life, unless they re-marry, children covered until their 26th birthday.
- 2. Dental and vision-** continue for full time students up to age 26. Spouses are covered for life, unless they re-marry.

What do you have to do to ensure your Medical is transferred correctly?

You need to contact the BSC at 646-376-0123 or bscservice@mtabsc.org as they do all the changes on NYSHIP to move you to retiree status.

Is there a gap of medical coverage between the time you leave the work force and you start collecting your pension?

There is no gap in any of your benefits for the member or eligible dependents

How many years do I need in title as Supervisor to keep my medical benefits?

NYSHIP requires 10 pensionable years of total service to be eligible for retiree coverage. Per our Union agreements:

- 1. OA and TA Queens**, you must be in title for 5 years in order to receive NYSHIP benefits. If you retire while receiving the hourly benefits package you and your eligible dependents will maintain that benefit package
- 2. TA MSII & SSII** there are no minimum requirements of time in title
- 3. MTA Bus** must have 10 years in title to retire with the NYSHIP benefits

Would my spouse lose their benefits package if I'm retired and pass away before her?

No, the spouse will have medical, dental and vision benefits for life unless they re-marry.

The exception would be that if you marry after you have retired the spousal benefits described above do not apply. Your spouse's benefits will end the month following your date of death. They will be eligible for COBRA benefits.

If I get divorced does my ex-spouse get part of my pension, does my ex-spouse keep their medical benefits

Whether or not your ex-spouse receives part of your pension depends on your particular divorce settlement. Once divorced, your spouse will lose their benefits provided through your medical and supplemental benefit plans. It is the responsibility of the employee to notify the MTA of their divorce. Your ex-spouse will have the option of receiving benefits through COBRA. They will be the full cost of medical and supplemental benefits plus 2% under COBRA. Benefits under COBRA are available for up to three years NYSHIP will send the COBRA information for medical, hospital and prescription drugs. P&A Group will send COBRA for dental and vision.

If I get married after I retire can my new spouse receive my medical/dental/vision benefits

Yes, your new spouse, with required documentation (copies of marriage certificate, birth certificate and Social Security card) can go on to your NYSHIP and MTA coverage. As a retiree you must contact:

1. NYS Dept of Civil Service, Employee Benefits division at 800-833-4344 to add to medical and prescription drugs.
2. MTA at 646-376-0123 to add new spouse to dental and vision.

Do I get reimbursed for Medicare Part B? How do I go about getting the reimbursement from Medicare?

Those covered under NYSHIP- OA, TA and MTA Bus members will receive a check quarterly for Medicare Part B reimbursement-automatically based on age. You can call (800) 833-4344 NYS Dept of Civil Service, Employee Benefits division Albany, NY 12239 to be sure you are set up for reimbursement or if you or an eligible dependent become Medicare eligible due to a disability not age.

Those not covered by NYSHIP can call 646-376-0123 to ensure they receive information on annual Medicare reimbursement from the MTA.

Retiree Med-Dent-Vis-Benefits

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Does my spouse/domestic partner and I keep our health coverage until age 65 or does our coverage end at age 65 and become a secondary insurance or supplemental insurance policy? Do we just get dental or vision coverage after age 65?

Once you and your spouse/domestic partner turn 65 you are obligated to take Medicare Part A and B. Medicare will become primary and NYSHIP will become secondary for whoever is Medicare eligible. For a Spouse or Domestic Partner who becomes Medicare eligible, whether you are active or retired, Medicare Parts A and B must be in place as Medicare becomes their primary and NYSHIP secondary.

Your Dental and vision are separate and do not change due to age.

How often can I get a hearing aid?

When prescribed by a licensed provider, including evaluation, fitting and purchase, are covered under the Basic Medical Program, up to a maximum reimbursement of \$1,500 per hearing aid, per ear, once every four years.

What happens to a spouse and/or dependents coverage if an employee has a dependent or spouse that is receiving specific medical treatments when the employee is actively working like Chemotherapy, dialysis, etc. and the employee retires, does the family member lose that type of medical coverage?

Spouses are covered for life and dependents are covered up until their 26th birthday. There is no change in coverage. Coverage remains the same.

Only change is too medical/prescription drug coverage when a dependent becomes Medicare eligible and you are retired. Medicare will be primary and NYSHIP medical/prescription drugs is secondary. Medicare has no impact on dental and vision.