

Retirement Health Insurance FAQ's

How do I know if I am eligible for Health Insurance?

In order to be eligible for health insurance during retirement you must be collecting your pension. The NYSLRS will notify Dutchess County of your retirement date. Without notification from NSLRS that you have applied for your pension, we will not be able to offer you retirement health insurance. Upon receipt of notification Risk Management will send you an email containing information and forms that need to be completed. Only length of service with Dutchess County is counted toward retiree health insurance. The percentage of the premium that you will contribute for your health insurance is listed in you Collective Bargaining Agreement (CBA). See the chart below for contribution percentages:

County Service Credit Years	Current County Share of Coverage	
	Individual	Dependent
10 - 14 Years	50%	35%
15 - 19 Years	60%	45%
20 - 24 Years	70%	55%
25+ Years	80%	65%

Do I need to sign up for Medicare?

If you or your dependent is or will be 65 years old before or during the first month you plan to retire, you must contact the Social Security Administration (SSA) and enroll in Medicare parts A and B. You should do this ASAP. If you or your dependent turned 65 while covered by a county plan and already have Medicare Part A, you will need a Medicare Form (CMS-L564) to apply for Part B. Risk Management can provide this form to you, via email (riskmanagement@dutchessny.gov), upon request. Please give us 2 business days to complete this form.

The 2020 standard rate for Medicare Part B is currently \$144.60, your rate may vary. This amount is deducted from your social security check if you are collecting benefits. If you have not started collecting social security benefits this amount will be billed to you quarterly, from the SSA.

How do I pay for my health insurance coverage?

Premiums for health insurance are due to the carrier on or before the first of the month of coverage, during retirement. We will need to receive your initial health insurance payment as a check prior, to your first month of retirement. After that all future payments will be deducted from your designated bank account on or about the 15th of the month. The name of the deduction on your bank statement will be "WITHDRAWAL ACH ROSE & KIERNAN".

Health insurance premiums change annually. The increase (or decrease) of the change varies year to year and is set by the insurance company. You will be notified of this change in the beginning of December. A letter will be sent by Rose and Kiernan Insurance (R&K). The rate change will take effect for the December 15th ACH in order to cover the January premium.

Will I get new insurance cards?

If you continue with the plan you currently have and are not Medicare age you will continue to use the same card. If you change plans you will get a card for the new plan.

If you are Medicare eligible and elect MVP, you will have the MVP Gold plan. You will receive your card shortly after signing up.

If you are Medicare eligible and have NYSHIP you will continue to use the same card; in addition, you will receive a “SilverScript” card that you will use for your prescriptions. Typically, there is a slight delay (about 2 weeks) in receiving this card. For this reason, we recommend for you to refill any recurring prescriptions in advance of starting Medicare. If you are unable to fill them in advance, do not worry, you still have coverage. You MAY need to call our office for assistance. Please try to fill your prescription first, before contacting our office.

What are my options for Vision and Dental coverage?

Currently the County does not offer Dental or Vision coverage in retirement. You will be able to continue your vision and dental plans through COBRA coverage for up to 18 months.

Additionally, if you currently have CSEA EBF coverage for vision, CSEA EBF will offer you vision coverage directly. If you select this option, you will be able to keep your coverage throughout your retirement. Payments for this coverage will be made directly to CSEA EBF, Dutchess County does not administer this plan.

What are my responsibilities to begin and maintain my retiree health insurance coverage?

To begin your retiree health insurance coverage please return all requested forms, documents and initial payment to Risk Management in a timely manner. Once retired we request that you inform our office of any address or phone number changes. If you have a change in your bank account, please contact R&K Insurance.

Do I still need to go through Open Enrollment?

You only need to go through open enrollment if you want to make a change to your current coverage. If you do not want/need to make a change, your current coverage will rollover. Open Enrollment for retirees occurs in October.

I have a question that hasn't been answered, who can I contact?

You can contact Risk Management via email, riskmanagement@dutchessny.gov