

Please direct questions regarding Health Insurance and Medicare reimbursement upon retirement to Adrianna Licare in the Health Insurance Office.

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INFORMATION FOR RETIREES:

Eligibility for Health Insurance into retirement is a question for Human Resources. Please contact your personnel associate to make sure you qualify.

The percentage your unit contributes for Health Insurance at the time of retirement is the percentage you pay as a retiree.

Active employees pay one month in advance while retirees pay current. 10-month employees' Health Insurance is paid through the end of September when they leave in June.

MEDICARE:

Retirees (and their spouse) must meet at least one of the following to be Medicare eligible:

- age (65);
- be permanently disabled & receive disability benefits for at least 2 years;
- have certain specific illness (check with Medicare).

Retirees must have Medicare Part A & B when they become Medicare eligible. Their spouse must have Part A & B when the policy holder is retired **and** the spouse is eligible. Note: as Part A is free for most retirees, it is your choice to sign up for Part A prior to retirement.

Retirees (and their spouse) that opt to delay in collecting Social Security still must have Part A & B when they become Medicare eligible. Failure to do so will result in a loss of 80% of your coverage.

Medicare eligible retirees and their spouses will also be offered Medicare Part D. You cannot have Part D & the Blue Cross prescription plan.

EFFECTIVE 1/1/23: Medicare eligible retirees & their spouse will also be eligible for a MedicareRx rewards prescription drug plan. Enrollment in the MedicareRx rewards plan will not impact your Blue Cross coverage or your ability to be reimbursed for Part B. Prescription coverage will be through Medicare not Blue Cross. Retirees enrolled in a family plan should note that only family members Medicare eligible can enroll in this plan. For some, this may mean having both the MedicareRx rewards plan & the Blue Cross prescription plan and the cost associated with these plans.

Medicare eligible retirees pay the Medicare eligible premium – which is a reduced rate. They pay the reduced rate at the same percentage they paid the full rate. If the retiree's spouse becomes Medicare eligible prior to the retiree (but after the employee retires), the Medicare rate will go in effect when the spouse becomes Medicare eligible.

The Wappingers Central School District fully reimburses the retired employee & their spouse for the cost of Part B as long as they are not reimbursed elsewhere. The district will also pay a partial reimbursement if needed. Note: the district will not reimburse the Income-Related Monthly Adjustment Amount (IRMAA) associated with Medicare Part D for anyone enrolled in the MedicareRx rewards plan.

If the retired employee pre-deceases their spouse, Health Insurance is offered to the spouse at 100% of the cost. Surviving spouses are not eligible for Medicare reimbursement.

HEALTH INSURANCE INTO RETIREMENT - 3 DIFFERENT COMPONENTS:

BLUE CROSS: You are responsible for paying the percentage that you are contractually obligated to pay in retirement. If you are a teacher, administrator or TA that will be receiving a pension from TRS, you have the option to have that amount deducted from your pension check. All others must pay by personal check.

WELFARE TRUST: As an active employee, Dental coverage was through your Welfare Trust Plan. Into retirement, you will deal directly with the appropriate union for carrying this option into retirement. You will receive instruction for payment of that coverage from said union.

MEDICARE PART B: When Medicare eligible, you /your spouse must have Part A & B (for most Part A is free). You apply for Part A & B through your local Social Security office or online. If you are collecting Social Security, the cost for Part B will be deducted from your Social Security monthly benefit amount. If you are not collecting Social Security, Medicare will bill you directly for that cost. The district will fully reimburse you for the cost of Medicare Part B only when the district employee is retired, proof of Part B is received by the district, and proof of higher cost if received by the district.