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**OFFICE OF THE COMPTROLLER**

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December, 2013

Dear Health Benefits Enrollee,

We are pleased to announce that Health Benefits Open Enrollment 2014 can now be done **online, by mail, or by telephone!** The Online System will enable you to complete your open enrollment from anywhere – so whether you are on vacation or just not at home, you can access your information from a computer. We are also giving our enrollees the option to verify their information via the telephone. **However, this option is only available to those enrollees whose information is correct as it appears on the Attestation Letter (Pink Letter), and who are not making any changes to their coverage.** Those enrollees, who have corrections to their information or wish to change their coverage, must do so by mail. **See instruction sheet on page 5.**

The Annual Attestation/Open Enrollment period begins on **December 6, 2013 and ends December 27, 2013;** therefore it is urgent that you respond as soon as you receive this notice. Not responding to the Annual Attestation letter (pink letter) carries serious consequences. If we do not receive a reply from you it may result in the cancellation of your coverage; and subsequent waiting periods before you are 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!! You will lose your coverage permanently!! Therefore, please make every effort to respond by return mail, by telephone or online prior to December 27, 2013. **If you miss the open enrollment 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 30, 2013. Therefore any changes made to your record after that date will not be reflected. 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 by mail. The reverse side of the Attestation letter (pink letter) is the place to make any necessary changes/corrections. 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, 2014. 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 page 6 for the 2014 rates.
- 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.
- 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 2014" 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/agencies/Comptroller> and click on tab, "Health Benefits: Information for County Employees and Retirees." 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.

### **FRIENDLY REMINDERS!!!!**

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

When NYSHIP 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) 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 **2013** 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 2013, please mail this office a copy of your Form SSA-1099, "Social Security Benefit Statement" for Tax Year **2013** which will be mailed out by the Social Security Administration in January 2014. If you do not receive the Form SSA-1099 for 2013 by mid-February 2014, 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 paying quarterly bills directly to the Centers for Medicare and Medicaid Services (CMS), please mail this office copies of all 2013 bills with proof of payment. Please do **not** send us a copy of your **2014** Social Security Administration notification of increase in social security benefits. These IRMAA checks will be sent out in March 2014 after we have received everyone's SSA-1099's.

#### **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.

**UPDATES/CHANGES AND NEW INFORMATION****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.

In addition, Nassau County is NOT required to reimburse our enrollees for any Medicare Part D related IRMAA's. NYSHIP requires all Participating Agencies to reimburse the standard cost of Medicare Part B and any Medicare Part B IRMAA's as noted above. However, they have not required Participating Agencies to reimburse for Medicare Part D IRMAA. After a review of the collective bargaining agreements, Nassau County has concluded that there is no obligation to reimburse for this Part D IRMAA.

**NYSHIP IMPLEMENTS CHANGES TO BUY BACK PROGRAM:**

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. Also effective January 1, 2014 NYSHIP will no longer accept coverage through another NYSHIP agency as "proof of other coverage" for Buy Back purposes. That is, if your spouse has NYSHIP insurance through another local governmental agency or municipality, you will not be able to use that coverage as proof of other coverage in-order to Buy Back your coverage with Nassau County.

If you enroll in the Buy Back program 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 you don’t pay any premium for your Medicare prescription drug coverage, the entire amount of these checks (usually \$31.20) should be forwarded to Nassau County. Checks should be made payable to ‘Nassau County Treasurer’ but should be mailed to the Comptroller’s office at the address on the letterhead of the first page of this letter. Please do not directly forward a check made out to you. For more information about the LIPS or “Extra Help” visit:

[http://www.cms.hhs.gov/States/03\\_lowincomesubsidy.asp#TopOfPage](http://www.cms.hhs.gov/States/03_lowincomesubsidy.asp#TopOfPage)

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*

Asst. County Payroll and Benefits Director

### **INSTRUCTIONS FOR AUTOMATED TELEPHONE VERIFICATION:**

- 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 your seven digit ID number

STEP 3: You will be prompted to enter the last four digits of your social security 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 MAIL IN VERIFICATION:**

- 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)**