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Comptroller



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Dear Health Benefits Retiree:

The Comptroller's Office is pleased to announce the Annual Open Enrollment and Attestation period for 2024. During Open Enrollment and Attestation, you can request an Option Change (cancelling your current carrier and enrolling with a new carrier) and review and update your personal information. **You have until January 15, 2024, to notify us of any option changes.**

**If you are not making any changes to your policy you have until January 31, 2024 to respond.** 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 cancellation and a subsequent waiting period before you can be re-enrolled. 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.

Visit the [Nassau County Comptroller's Website](#) to view the Summary of Benefits for each plan offered by the County.

All changes will be retroactive to January 1, 2024. However, before you change your carrier here is some important information that you should consider:

- 1) Changing your carrier may result in an increased monthly premium. See enclosed 2024 rate sheet. **If you make a change in carrier, you cannot change again until next year's open enrollment period.**
- 2) If you are Medicare eligible, you can only change to a carrier that has a Medicare plan. Please refer to Summary of Benefits for eligible plans. **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 NYSHIP Plan.

- 4) Enrollees who are on COBRA or are Survivors, if your coverage is cancelled due to failure to submit an attestation it cannot be reinstated!

## **CSEA RETIREES ONLY**

**EXCELSIOR PLAN:** Effective January 1, 2024, all CSEA employees currently enrolled in the Empire Plan and BlueCross BlueShield PPO plans will be automatically transferred into the NYSHIP Excelsior Plan as agreed upon in the Collective Bargaining Agreement signed in September 2023. CSEA members currently enrolled in Emblem Health (HIP/VYTRA) may request an option change to the Excelsior plan during open enrollment.

**HEALTH REIMBURSEMENT ACCOUNT (HRA):** Active employees and non-Medicare primary retirees enrolled in the Excelsior plan will be automatically enrolled in the HRA. Eligible members will receive a HRA Payflex card directly from Payflex. The HRA can **only be used for medical expenses**. The HRA reimbursement amounts for 2024 are: Family Plan **\$1,300** & Individual Plan **\$425**.

**DRUG COVERAGE:** CSEA retirees who have Medicare as their Primary insurance will have creditable drug coverage provided to them through the NYSHIP Excelsior Plan. You do not need to sign up for a Medicare Prescription drug plan. A full listing of the formulary (prescription drugs) is available at NYSHIP Online as well as the Comptroller's Health Benefits Website.

## **REMINDERS**

### **SMART SAVINGS AND RETIREMENT:**

- If you are enrolled in Smart Savings and a dependent on the policy of an enrollee who is still actively employed at Nassau County, you are NOT required to enroll in Medicare Part B (medical).
- You may enroll in Medicare Part A (hospitalization).
- The coverage provided by your spouse will continue to be your Primary medical coverage. If you do enroll in Part B, you will not be reimbursed for those premiums.
- During Open Enrollment, Smart Savings enrollees can change from one family plan to two individual policies if there are no other dependents on the policy.

### **MEDICARE PART B IRMAA REIMBURSEMENT:**

If you or your dependents paid **more** than the base amount of **\$164.90** per month for Part B premiums, please send verification of that to our office by February 28, 2024. IRMAA reimbursements will be processed in April 2024. Submit a copy of your 2023 SSA-1099 or copies of your Medicare Premium Bills by mail or email to [comptrollerhealthbenefits@nassaucountyny.gov](mailto:comptrollerhealthbenefits@nassaucountyny.gov) no later than February 28, 2024. Statements received after the February 28<sup>th</sup> deadline, will not be processed until the following year. Reimbursements can be requested for up to 36 months. If you request reimbursement for 2021 after the February deadline, we will prorate the amount paid in 2024 based on the month the request was received.

- **Dependents who are not added to an existing family policy when first eligible, will experience a late enrollment waiting period of three months.** However, if there is a qualifying event, such as marriage, loss of coverage, or birth of a child, then all previously eligible dependents can be added without a waiting period. It is very important that you request coverage for eligible dependents within the 30 days allowed to avoid late enrollment.

## **IMPORTANT UPCOMING CHANGES**

### **Medicare Reimbursement & Direct Deposit Project Update**

Last year we notified you that we are implementing direct deposit for Medicare Part B and IRMAA reimbursement. We are still working on this project, which will facilitate seamless delivery of reimbursement to recipients' bank accounts. You must have an email address on file to participate in Phase One of the Roll Out. Please send an email from your current email address to [comptrollerhealthbenefits@nassaucountyny.gov](mailto:comptrollerhealthbenefits@nassaucountyny.gov) with a note that you are interested in direct deposit of Medicare Reimbursement. Include in the email your full name, address, and telephone number. The Subject line should read "ENROLL IN DIRECT DEPOSIT." Upon receipt you will be included in the list of retirees to be sent the enrollment information. If you have already sent us your email address, no need to resend we have the record.

Please be reminded that 2024 Open Enrollment is the last year you will be receiving the Pink Letter to attest by mail or telephone and perform an option change. Notification for Open enrollment for the 2025 plan year will be done via email and option change and attestation will be available online. In the coming months you will be provided additional information. If you have not yet signed up to receive email notification, please do so as soon as possible. Send an email to: [comptrollerhealthbenefits@nassaucountyny.gov](mailto:comptrollerhealthbenefits@nassaucountyny.gov). with the subject "Sign-up for Online Open Enrollment"

We are striving to make the Open Enrollment Option Change/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 or [comptrollerhealthbenefits@nassaucountyny.gov](mailto:comptrollerhealthbenefits@nassaucountyny.gov).

**If you miss the January 15th or January 31st deadlines call 516-571-2369 or email us at [comptrollerhealthbenefits@nassaucountyny.gov](mailto:comptrollerhealthbenefits@nassaucountyny.gov) and we will be happy to assist you.**

Sincerely,

*Yvette A. Andrews*

County Payroll and Benefits Asst. Director