

C S E A

Retirement Guide

**A PLANNING & REFERENCE GUIDE
FOR CSEA MEMBERS**



Local 1000 AFSCME, AFL-CIO

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www.csealocal1000.org



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TABLE OF CONTENTS

President’s Message	1
New York State Employees’ & Local Retirement System	3
Social Security	12
Pearl Carroll & Associates Retirement Counseling Service	13
Health Insurance	14
New York State	
Local Government & School District Employees	
Medicare	
Medicare Supplemental Plans (Medigap)	
Medicaid	
Long Term Care	
Tricare/VHA	
Prescription Drugs	22
Dental & Vision	22
Pearl Carroll & Associates Insurance Plans	27
Legal Service Programs	28
Personal Injury, Workers’ Compensation &	
Social Security Disability, Taking Care of Business	
(Advanced Directives and Elder Law)	
The CSEA Retiree	32
The Work Force subscription application	33
PEOPLE Program application	34
Retiree Division membership application	

PRESIDENT'S MESSAGE



The Retirement Guide is just one example of how the union works for you because after years of hard work, you've earned the right to a secure and dignified retirement.

But, real security is only possible if your rights and interests are protected. That's why you owe it to yourself to become a CSEA/AFSCME retiree member.

CSEA/AFSCME looks out for you.

We lobby in Washington, Albany and your community.

Protecting your pension and health insurance is our top priority; meanwhile, at the national level, AFSCME protects your Social Security and Medicare.

On a personal level, membership can also make your retirement years better. It gives you an opportunity to socialize and maintain ties with former co-workers. It helps you stay up-do-date on current issues. It gives you access to a wide range of money-saving discounts and benefits available only to CSEA/ AFSCME members.

Start taking advantage of one of the best bargains around: fill out a membership application today.

In solidarity,

A handwritten signature in cursive script that reads "Danny". The signature is written in black ink and is positioned above the printed name.

DANNY DONOHUE
President

Get ready for retirement!

Anticipate change!

Set goals!

PENSION INFORMATION

New York State and Local Employees' Retirement System (NYSLERS)

Understanding Your Pension Benefits and Tier Status

The NYSLERS pension plays an important part in your retirement planning. There are four tiers that govern benefits for members of the New York State and Local Employees' Retirement System. Each tier governs the method by which your service credit and final average salary are determined and for Tier 3 and 4 members, your plan coverage. Your membership tier is determined by the date that you joined the Retirement System.

Tier 1 - Members who joined before June 30, 1973.

Tier 2 – Members who joined on or after July 1, 1973 and before July 27, 1976.

Tier 3 – Members who joined on or after July 27, 1976 and before September 1, 1983.

Tier 4 – Member who joined on or after September 1, 1983.

Note: All New York State Correction Officers and SHTA's who last joined on or after July 27, 1976 are Tier 3 members.

*For a better understanding of your tier membership and benefits, you should have a copy of the **Summary Plan Description booklet** for the tier of which you are a member. The booklet explains service crediting, vesting provisions, pension selection options, disability retirement and death benefits paid to your beneficiary. Summary Plan booklets can be obtained from your Personnel office, or by contacting the NYSLERS or visiting the NYSLERS website: www.osc.state.ny.us/retire.*

*Each year, you will receive the **Member Annual Statement**. Review all information carefully: your tier status, your date of birth, your beneficiary, your beneficiary's date of birth, years of credited service, salary information (March-March), death benefit information and projected pension estimates. If there are any discrepancies contact your employer or the retirement system.*

The amount of your pension benefit is determined by five factors:

1. Your tier status - The category established by legislation in which a member is placed depending on the date of membership.
2. Your retirement plan – the formula used in calculating your benefits.
3. Your final average salary – (FSA) average earnings during the highest consecutive 36 months of credited service used in the retirement benefit calculation. FAS for certain tiers and systems are subject to specific limitations.
4. Your credited service in the NYSLERS – Member credit toward retirement for paid public employment with a participating employer of the NYSLERS, or certain other service.
5. Your age when you retire – Tier 1 members can retire at age 55 with no pension benefit reduction. There is a benefits reduction for Tier 2, 3 and 4 members who retire before age 62. This does not apply to Tier 2 and 4 members with 30 or more years of credited service and Tier 3 members with 30 or more years of credited service who retire under Article 15 and some members who retire under special plans.

Pension Legislation Enhancements

In January of 2001, there were pension legislation enhancements that affected all tiers in the New York State and Local Employees' Retirement Systems.

Previous Service Credit

If you worked for the New York State Government, a county, city, town, village, a public school district or an authority, you may be eligible for previous service credit. This allows tier 2, 3 and 4 members of a public retirement system the opportunity to receive credit for service performed before becoming a member of the NYSLERS. Members previously denied credit for non-continuous service should reapply.

In order to obtain the credit, the member must have rendered at least 2 years or service since last joining the NYSLERS. Members can purchase this credit in a lump sum or payments can be made through payroll deduction. Members applying for this benefit should complete a Supplemental Statement of Service (RS 5042) or a letter to the NYSLERS Arrears Unit that includes a full description of the service you are asking to be credited.

If you had previous Tier 1 or 2 membership in the NYSLERS or another public retirement system in New York State you may wish to complete an application to reinstate a Tier 1 or 2 Membership (RS5506).

Military Service Article 20

Legislation permits members to purchase up to 3 years credit for certain military conflicts. Veterans must have been honorably discharged and have at least 5 years of credited service to apply. The cost to purchase this credit is based on 3% of your salary earned 12 months prior to making payment for the service. Active members can pay for the credit in a lump sum or by payroll deduction (but not over a period longer than the period of service purchased) before retirement.

You may request an estimate of cost by writing to the Retirement System. Include your name, along with the letter or application (RS 5509), and a copy of your Certificate of Release or Discharge from Active Duty Form (DD-214) to the Arrears Military Unit at NYSLERS.

If you are a member with many years of service, a previous service purchase may not be beneficial to you.

Tier Equity

Pension benefits for Tier 2, 3 and 4 members who retire between age 55 and 62 are affected by an age penalty. The penalties for all of these tiers are now identical.

Article 19



Tier 1 and 2 Employee Retirement System members may be eligible for an additional service credit of one month for every year of credited service, up to a maximum of 24 months.

Tier 3 and 4 members must contribute 3% of their gross salary for the first 10 years of membership or have 10 years of credited service.

Tier 3 and 4 members will have their contributions discontinued during the first payroll following their tenth anniversary or when they have acquired 10 years of credited service.

Here's an idea. When you reach the 10 years service or 10 years of membership and no longer contribute 3% into your NYSLERS pension, why not invest that portion into a retirement savings program. Check with your payroll office for a list of payroll deducted retirement savings plans.

Preparing for Retirement

Request for an Estimate Form RS 6030

18 months before your anticipated date of retirement the NYSLERS suggest requesting an estimate of your retirement. The Retirement System will provide you with estimated amounts payable under the various options.

A Request for Estimate Form is available from your employer, the NYSLERS's headquarters in Albany or pension information may also be obtained from the Retirement Systems' traveling Information Representatives.



A request for an estimate does not commit you to retire on a certain date, but will assist the member in retirement planning.

When you receive your estimate, review the correctness of the information (date of birth, beneficiary, beneficiary's birth date, etc.) and service credit. The estimate will reflect the monthly benefits payable under the various options. The calculation is based on your tier, service credit, final average salary (FAS), your age and for Tiers 3 and 4 your plan. The estimate does not reflect accumulated unused sick or vacation leave (if applicable).

Members can also visit the NYSLERS online: www.osc.state.ny.us/retire and click on "Project Your Pension" the benefit projection calculator will calculate your annual benefit based on the date and information you supply.

Consultation with a NYSLERS Information Representative

To ask specific questions about your benefits and get information on your individual circumstances you can visit with an Information Representative from the NYSLERS. Prior to your interview, you should write down all of your retirement related pension questions, bring any general estimates you have, your latest Member Annual statement, benefit projections you calculated off the NYSLERS's website. If you're thinking of filing for retirement on that day also bring proof of your and your beneficiary's birth dates.

A NYSLERS Information Representative is available at the following sites, members are seen between the hours of 9:00am - Noon and 1:00pm – 4:00pm. **Consultation appointments must be scheduled at all sites by calling 518-474-7736 or 866-805-0990.** However, with the exception of our New York City and Horseheads sites, members do not need an appointment to drop off forms, pick up information or have something notarized.

SITE LISTINGS

CITY OR VILLAGE	ADDRESS	MONTHLY VISITING DAYS
Albany	110 State Street	Every Business Day
Binghamton	Binghamton State Office Bldg. 44 Hawley St., Rm. 606	First & Third Tuesday
Buffalo	Walter J. Mahoney State Office Bldg, 65 Court St. (Rm. 500)	First, Second, Third & Fourth, Mon., Tues., Wed. & Thurs.
Canton	SUNY at Canton, off Rte. 68, Campus Center, 3rd Floor Multipurpose Rooms	First Thursday
Hauppauge	330 Motor Parkway, Suite 107	Every Business Day
Horseheads	Village Hall, 202 So. Main St.	Second & Fourth Tuesday
Middletown	Hudson Valley DDSO, Ackerman Bldg., 42 Rykowski Lane, 1st Floor, Suite 2	Second & Fourth Thursday
New York City	59 Maiden Lane, 30th Floor <i>(Entrance between William St. and Nassau St.)</i>	Every Tuesday & Wednesday
Plattsburgh	Clinton County Center, 137 Margaret St. 1st Floor, County Clerk's Office	First & Third Thursday
Pomona	Robert Yeager Health Ctr., Bldg. A, Sanatorium Rd.	First & Third Friday
Poughkeepsie	E. Roosevelt State Office Bldg. 4 Burnett Blvd.	Second & Fourth Friday

Rochester	1530 Jefferson Road	Every Friday
Syracuse	620 Erie Blvd. West Suite 113	Every Thursday
Utica	Utica State Office Bldg., 207 Genesee St.	First, Second, Third & Fourth Monday
Watertown	Jefferson Co. Human Services Bldg. 250 Arsenal St., Lower Level Conf. Rm.	First Friday
White Plains	Clarence D. Rappleyea Bldg. 123 Main Street, 1st floor	Every Monday

Retirement Filing Procedures

Retirement applications are available from your personnel office, the Retirement System, or on-line at www.osc.state.ny.us/retire, or when visiting a Retirement Information Representative.

The retirement application must be filed with the Comptroller no earlier than 90 days and no later than 30 days before the date of retirement. Signed and notarized forms can only be considered filed with the Comptroller by submitting them to the NYSLERS in Albany or filing with an Information Representative at a regional consultation site.

Note: A member may withdraw his or her retirement application at any time prior to the effective date of retirement. To withdraw a retirement application, the member must submit his or her request in writing to the Retirement System in Albany.

Option Selection

Your option must be on file by the end of the month in which you retire (but can be changed by the end of the next month). The selection of your option is solely a personal decision; consider your needs very carefully. Assess the health status of yourself and your beneficiary, provisions for dependents on a short term and long term basis, social security benefits, savings and other income should be evaluated. It is advisable to include your spouse/significant other, not only when selecting the option, but also in the entire pre-retirement planning process. You may want to consult with a financial planner or tax advisor. Your retirement planning may impact your spouse's/significant other's retirement planning.

No matter what option you select you will be provided with a monthly pension allowance for the rest of your life.

Ways to Increase Your Retirement Benefits

Final Average Salary

In addition to your regular earnings, your FAS can include, overtime, holiday pay, longevity bonuses (max 3), or vacation lump sum (applies to Tier 1 joined before 4/1/72 and Tiers 3 & 4).

Sick Leave

If you are an employee of the New York State (NYS) Executive Branch, Unified Court System, NYS Canal Corporation or the NYS Thruway Authority, you, at retirement, are able to convert your accrued, unused sick leave credit balance, up to a maximum of **200 days** (.77 years), into additional service credit for retirement benefit purposes.

If you are employed by a public employer not listed above, who has adopted the Retirement Law Section 41j benefit, you, at retirement, are able to convert your accrued, unused and unliquidated sick leave credit balance, up to a maximum of **165 days** (.63 years) into additional service credit for retirement benefit purposes.

Note: additional service credit cannot be used to meet eligibility requirements for retirement or for an improved benefit formula.

Loans/Previous Service Credit Balances

Before retiring commit to paying off your retirement system loan and/or any outstanding balances for the purchase of previous service credit or military buy-back. If you retire with an outstanding loan balance, your annuity or retirement benefit will be permanently reduced. If you have an outstanding balance to purchase credit for previous service, you only receive credit for the prorated portion of your service.

I've filed the application for retirement. What happens next?

When your application for retirement is received, the Retirement System will send you a letter of acknowledgement. You will also receive a W-4P form to have federal taxes withheld from your pension check along with a Direct Deposit Enrollment Application (RS 6417L-1) which will allow you to elect to have your first **regular** and all additional monthly benefit payments electronically to your bank account.

Usually, a partial check (advance check) is mailed to your home address six to eight weeks after you retire. However, you will not receive any payments until you have submitted satisfactory proof of your date of birth and your beneficiary's date of birth. If a photocopy of the birth certificate is not available, the following are some acceptable substitutions: baptismal certificate, military service record, and passport or naturalization papers.

If there is a Domestic Relations Order on file with the Retirement System, advance payments will be prorated per the DRO.

You can expect the Retirement System to issue partial checks or advance checks equal to 85-90% of the amount due under the option selected. Please note that partial (advance) checks must be mailed to your home address even if you have submitted a Direct Deposit Enrollment Application (RS 6417L-1)."

The Retirement System does the final calculations when the information is gathered, such as certification of your unused vacation and sick leave credits. When the final calculation is complete, you will receive either a retroactive check or an electronic deposit to your bank account covering the difference between the advance check(s) and the amount actually due you (less any required federal withholdings).

If you receive an actual retroactive check, you will receive an explanation of the calculation. If you don't agree with the information provided, you can request a review in writing to the Benefit Calculation and Disbursement Bureau (be sure to provide documentation to support your view).

If you have submitted a Direct Deposit Enrollment Application (RS 6417L-1) you will receive a letter stating the amount that was deposited to your account and when it will be available to you. This letter will also include an explanation of the calculation.

Retirement allowance checks are mailed from Albany on the day before the last business day of every month. If the last day of the month is a holiday, checks are mailed one day earlier.

Under Direct Deposit (EFT), the bank will credit your account with the monthly benefit payment on the last (New York State) banking day of the month.

**The majority of all NYS Pensioner's have elected to have Direct Deposit (EFT).*

COLA

COLA is permanent cost-of-living adjustment for all retirees of the New York State and Local Employees' Retirement Systems. Effective September 2001, COLA will benefit current and future retirees as they become eligible. To receive a COLA adjustment, you must be:

- * Age 62 or older and retired for 5 or more years, or
- * Age 55 or older and retired for 10 or more years, or
- * Receiving a disability pension from the Retirement System for 5 or more years.
- * Surviving spouses of a continuing benefit get one-half of the COLA.

The annual COLA benefit is based on 50% of the 12 month increase (March-March) in the Consumer Price Index with a guaranteed minimum annual increase of 1% and a maximum annual increase of 3% applied to the first \$18,000 of your Single Life Allowance retirement benefit amount. Once COLA payments begin, it will continue automatically and increase each September.

Working After Retirement

Each year, there are retirees who return to public employment without realizing that there are laws governing employment after retirement. Disregarding or not following these rules can and has resulted in the reduction or suspension of their retirement allowance.

Your earnings may be regulated if you return to work after retiring from the NYS Retirement System. The Retirement and Social Security Law regulates post-retirement employment for all members of the New York State and Local Employees' Retirement Systems. The rules and restrictions differ depending on:

1. The type of retirement you are receiving (service or disability);
2. The employer you'll be working for (private, public, yourself, etc.);
3. Your date of membership and tier;
4. Your age.



You can receive your retirement allowance while you work if your employer is not a public employer in the state of New York. Therefore, you do not need the Retirement approval. Your earnings are unlimited if you are self-employed, work for a private employer, work for another state or its political subdivisions, or work for the federal government.

Public employment in New York State means working for the State of New York, one of its political subdivisions (county, city, town, village); school district and BOCES; public authorities or public benefit corporations; other entities that participate in the Retirement Systems, or the city of New York.

This is not a complete list if you have any doubts about the status of your employer, you should contact the Retirement System.

If you are under age 65, you can return to public employment without approval or reduction in your retirement benefit as long as your calendar year earnings are less than the limits. For calendar year 2007, the salary cap will be raised to \$30,000. There is generally no restriction in your public service earnings once you are age 65, unless you return to public office.

Disability Retirement

If you are unable to perform your duties because of permanent physical or mental incapacity and have the required service credit, you may be eligible for disability retirement benefits. You or if you are unable, any person you authorize may file your application and in most cases your employer has the authority to file on your behalf.

If you are eligible for a service and disability retirement, you may want to file both applications together. If you file for both the service and disability retirement and the disability application is denied, you cannot withdraw your service application if it is after the effective date of retirement.

There are different application forms for different tiers and types of disability. Depending on the type of disability (ordinary or accidental) and your tier, you may also be required to file for Social Security disability or Workers' Compensation.

For more information and eligibility requirements refer to the Summary Plan Description booklet for the tier of which you are a member. The CSEA Legal Services Program offers legal assistance with Workers' Compensation/Social Security Disability matters. For more information, refer to page 28 of this guide.

Post Retirement Death Benefits for Tiers 2, 3 & 4 (Retired State Employees Only)

The New York State Survivor's Benefit Program for retired State employees provides for a death benefit of \$2,000 or \$3,000 on behalf of retirees who meet the service requirement of 10 years of full-time State service within 15 years immediately preceding retirement. In addition, the employee must retire directly from State service or leave State service for any reason other than direct retirement on or after age 62. A \$2,000 benefit is paid on behalf of eligible employees who retired between October 1, 1966 and March 31, 1970. A \$3,000 benefit is paid on behalf of eligible employees who retired on or after April 1, 1970. Contact your Personnel Office for additional information on eligibility as the Personnel office initiates the application. The Survivor's Benefit Program is administered by the Office of the State Comptroller.

Local Government retirees should review their contract and/or contact their former Personnel Office to inquire if a death benefit is provided.

For More Information, Contact the Retirement System:

When contacting the Retirement System either by writing, emailing or faxing, be sure to include your name and retirement or Social Security number in your correspondence and sign the document (when sending a fax or letter). If you call, they will ask for your Social Security number and date of birth to confirm who you are before changing any records.

- Report a change of address
- Report a late or lost check
- Status of Electronic Funds Transfer (EFT)
- Request for direct deposit (EFT)
- Request for change of beneficiary forms
- Report the death of pensioner
- Obtain information or assistance on the Survivor's Benefit Program (Retired State Employees Only)
- Receive answers to other pensioner related problems
- Pension verification letter
- Loan information
- Tax service
- Limitations, questions and/or concerns about working after retirement.

New York State and Local Employees' Retirement Systems

110 State Street
Albany, New York 12244-0001

Call the Pensioner Services Line

7:30am – 4:00pm toll free	(866) 805-0990
In the Capital District area	(518) 474-7736
General Fax number	(518) 402-4433

Online at <http://www.osc.state.ny.us/retire>

■ SOCIAL SECURITY

When you retire, you may be eligible for monthly Social Security benefits. You must have credit for a certain amount of covered employment under Social Security to receive monthly benefits. The monthly payments depend on your average earnings on jobs covered by Social Security.

Beginning with people born in 1938, the full retirement age (FRA) will gradually increase from age 65 to 67 for people born in 1960. The full retirement age is 65 and 8 months for people reaching age 65 in 2006. The FRA for people reaching age 62 in 2009 is 66. Reduced benefits are still payable at age 62.

You can start your Social Security benefits as early as the first full month you reach age 62, but the benefit amount you receive will be less than your full retirement benefit and a permanent lifetime reduction.

If you have not reached your full retirement age and you are still working with substantial earnings, it is usually not advantageous to begin benefits. But if you retire before reaching your FRA you may need to begin receiving benefits in order to meet your current living expenses. Each person needs to consider the options based on his or her own needs and circumstances including health and life expectancy. There isn't one choice that is best for everybody.

You must apply for Social Security benefits. Contact the Social Security Administration when:

- you are 62 or older and plan to retire;
- someone in your family dies;
- you are unable to work because of an injury or illness that is expected to last a year or longer; or
- you, your spouse, or dependent child suffers permanent kidney failure.

The Social Security Administration has begun sending annual statements to workers age 25 and over who are not currently receiving benefits. These four page statements include the worker's Social Security covered earning history and estimates of future benefits. The statements are mailed 3 months before the worker's birth date.

To obtain more information on Social Security benefits, call toll-free: **1-800-772-1213** or visit the Social Security Administration on the Web at: **<http://www.ssa.gov>** to access Social Security information.



PEARL CARROLL & ASSOCIATES RETIREMENT COUNSELING SERVICE

You may be spending 10, 20, 30 or more years in retirement. Retirement is certainly full of choices and careful planning is essential. To assist members in facing this dilemma, CSEA has authorized its long time insurance broker/consultant, Pearl Carroll & Associates, to offer a free retirement counseling service to CSEA members.

CSEA members who are preparing for retirement and would like to have a pre-retirement counseling session need only call their local retirement counselor (listed below) to schedule an appointment. The one hour session includes a written estimate of your income at the time of your retirement, along with a detailed explanation of all the pension options and benefits available to you at that time. The retirement counseling service is provided at no cost to the CSEA member. In order to take full advantage of the service, you should contact Retirement Counseling Services, 3 to 6 months before your anticipated retirement date.

To meet with a Pearl Carroll & Associates /CSEA Retirement Counselor, you can contact:

Steve Neithardt Territories:
1-800-681-2654 Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester

Neville Persaud Territories: New York, Richmond and Nassau
1-800-895-8854

James Hoffman Territories: Albany, Clinton, Columbia, Essex, Fulton, Greene, Hamilton,
1-800-536-9856 Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington

Anthony Mancuso Territories: Broome, Cayuga, Chemung, Chenango, Cortland, Delaware, Franklin, Herkimer,,
1-800-773-5923 Jefferson,, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Schuyler, Seneca, St. Lawrence,
Tioga, Tompkins and Yates

Robert Keating Territories: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara,
1-800-348-9330 Ontario, Orleans, Steuben, Wayne and Wyoming

Bill James Territories:
1-800-270-3730 Bronx, Kings, Queens and Suffolk

HEALTH INSURANCES

Employer Provided Health Insurance in Retirement

The benefits in retirement for New York State employees and employees of Local Government and School Districts differ. For that reason, we have separated them. Please refer to the section below that applies to you.

Note: Read this information carefully. *Pension requirements under the Retirement System and the requirements established by your individual employer or the New York State Health Insurance Program (NYSHIP) for continuation of health insurance in retirement are different. Do not assume that your health insurance benefit will continue automatically when you retire.*

NEW YORK STATE EMPLOYEES:

New York State Employees covered by the Empire Plan or a participating HMO under the New York State Health Insurance Program (NYSHIP)

After you retire, you may be eligible to continue coverage for yourself and your eligible dependents if you meet certain requirements. The benefits may differ somewhat from those you received as an active employee.

Enrollees must meet the following three eligibility requirements:

1. Complete the minimum service requirement, determined by the date on which you last entered State service.
 - A) For employees hired **before April 1, 1975**, five years of *benefits eligible* service is required.
 - B) For employees hired **on or after April 1, 1975**, ten years of *benefits eligible* service is required.
2. Be eligible for retirement as a member of the NYS Retirement System, or if not a member of the Retirement System, meet the age requirement for retirement.
3. Be enrolled in the NYSHIP program at the time of retirement.

Payment of Premiums

When you retire, you will pay your share of the health insurance premium either directly to the employer or through a deduction in your retirement check. NYSHIP enrollees will pay premiums directly to the Employee Benefits Division of the Department of Civil Service or through deductions from your retirement check. It may take several months before monthly deductions are taken from your pension.

Sick Leave Credit

Under the current State contracts, a maximum of 200 working days of accumulated unused sick leave may be credited toward the payment of your health insurance premium. The dollar value of your unused sick leave is converted into a monthly credit by dividing the dollar value of your sick leave by your actuarially determined life expectancy in months. The result is a monthly credit which is applied toward payment of any required health insurance premium for as long as you remain enrolled in NYSHIP. If the credit from the unused sick leave is not enough to cover your share of the premium, you pay the balance. Although the annual health insurance premium may change, the amount of your monthly credit will remain the same throughout your lifetime. Sick leave credits end when you die and may not be used by your surviving dependents unless you chose the Dual Annuitant Sick Leave Credit.

As of January 1, 1989, state employees represented by CSEA may elect an alternate method of applying their monthly value of sick leave credit - the Dual Annuitant Sick Leave Credit. Enrollees may choose to apply 70% of the calculated monthly value of the credit toward the monthly premium during their own lifetime. If the enrollee dies, that same sick leave credit would continue to be applied toward the monthly premium for eligible dependents. You must make this one-time election before your last day on the payroll. If you do not select this option then 100% of your monthly sick leave credit is applied toward your health insurance premium and the credit ends with the death of the enrollee. Enrollees should speak with their personnel office prior to retirement to determine if this benefit is available or refer to your state contract.

Disability Retirement

Enrollees who file for disability retirement may be eligible to continue their NYSHIP benefits. Check with your agency personnel office or NYS Department of Civil Service for additional information.

Vestee

If your employment ends before you reach retirement age and you vest your retirement allowance, and meet the minimum service requirement, you may be eligible to continue your health insurance coverage while you are in vested status.

During vested status, you will be required to pay both the employer and employee shares of the health insurance premium on a monthly basis. In no case may sick leave credits be applied toward premium cost either while vested or when you reach retirement age.

If you do not continue coverage during vested status or fail to make the required premium payments, you may not re-enroll at a later date and you lose eligibility for coverage as a retiree. The only exception to this rule is if you continue to be covered under NYSHIP as an eligible dependent. Contact your agency personnel office for additional information.

New York State Health Insurance Program (NYSHIP) & Medicare

If you continue in the NYSHIP as a retiree, **you and your dependents must enroll in Medicare Part B as soon as you are eligible to do so.** Failure to do so results in reduced coverage. This is more fully explained in your New York State Health Insurance Program General Information Book. Before you retire, contact your Personnel Office, for information on continuing health insurance at retirement and how your employer- sponsored health insurance coordinates with Medicare.

The following is a list of some of the NYSHIP publications relating to retirement health insurance issues. These publications can be obtained from your personnel office, or by calling Civil Service or downloaded from the website:

Planning for Retirement

Medicare and NYSHIP

When a State Retiree Enrolled in NYSHIP Returns to Work for New York State

**NYS Department of Civil Service
Employee Benefits Division
5th Floor Alfred E. Smith State Office Building
80 South Swan Street
Albany, New York 12239
Telephone: (518) 457-5754 or 1-800-833-4344
E-mail: www.cs.state.ny.us**

Retirement Health Insurance Checklist

The following is a list of questions you should consider before retiring.

1. Do I meet the eligibility requirements?
2. What is the premium cost?
3. How are the premium paid?
4. Is there continued coverage for early retirees?
5. Does the plan cover post-65 retirees, when these plans serve as a supplement to Medicare?
6. If I should die, is my spouse covered?
7. Is a program available through which I can use sick leave credits to help reduce my premium as a retiree?



For answers to these questions, refer to your personnel office, your health insurance booklet or your collective bargaining agreement.

LOCAL GOVERNMENT AND SCHOOL DISTRICT EMPLOYEES:

After you retire, you may be eligible to continue coverage for yourself and your eligible dependents if you meet certain requirements. The benefits may differ somewhat from those you received as an active employee.

Local Government and School Districts that participate with the Empire Plan under the New York State Health Insurance Program .

This section explains coverage for enrollees in NYSHIP's Empire Plan.

Health insurance benefits are provided in accordance with the collective bargaining agreement, which is the result of negotiations between the union and your individual employer.

Most Local Government and School Districts that offer coverage under NYSHIP's Empire Plan permit enrollees who have met certain eligibility requirements to continue their coverage after retirement and contribute to the cost of such coverage. These requirements vary from employer to employer. You should contact your personnel office for specific details of the rules of your employer. The following information may be used as a general guideline.

Local Government and School Districts who have been continuously participating in NYSHIP (The Empire Plan) since before March 1, 1972:

Enrollees must meet the following three eligibility requirements:

1. Complete the minimum service requirement. This requirement is five years for employees hired before April 1, 1975. For employees hired on or after this date, check with your employer for the minimum service requirement.
2. Be eligible for retirement as a member of the NYS Retirement System, or if not a member of the Retirement System, meet the age requirement for retirement.
3. Be enrolled in the Empire Plan at the time of retirement.

Please note that an employer can determine, either administratively or through collective negotiations, eligibility of coverage in retirement for employees whose most recent date of employment is on or after April 1, 1977. If coverage is offered, employees must meet the three eligibility requirements mentioned above.

Local Government and School Districts who joined the Empire Plan under NYSHIP on or after March 1, 1972:

Enrollees are eligible if their employer has elected administratively or through collective negotiations to provide coverage in retirement. If this coverage is offered, employees must meet the three eligibility requirements mentioned above.

Local Government and School Districts that DO NOT participate in the Empire Plan under the New York State Health Insurance Program (NYSHIP):

Employees in this category should refer to their negotiated agreement and/or Employee Handbook to determine whether and under what conditions, health insurance will be provided at retirement.

Questions should be referred directly to your agency personnel office or the office designated to administer the employer's health insurance plan.

You can request a copy of Health Insurance Benefits in Retirement Your Rights & Options prepared by the CSEA Legal Department at 1-800-342-4146, Ext. 1443

Disability Retirement

Enrollees who file for disability retirement may be eligible to continue health care benefits. Check with your agency personnel office for additional information.

Vestee

If your employment ends before you reach retirement age and you vest your retirement allowance, you may be eligible to continue your health insurance coverage while you are in vested status. Contact your agency personnel office for additional information.

Local Governments and School Districts Coordination of Medicare & Employer-Provided Health Plans

If you are eligible to continue health care coverage as a retiree through your employer, Medicare may not be the only health care coverage you have. Some Local Governments/School Districts continue coverage for early retirees (those retiring before age 65). Many also cover post-65 retirees, when these plans serve as supplements to Medicare coverage. If your employer offers a health insurance plan, find out if it will cover the deductibles, co-payments, and services not covered by Medicare. Will your employer pay all or part of the cost of the insurance premiums? An employer-sponsored group plan supplementing Medicare may provide you with additional health care coverage and may help lower your out-of-pocket costs, even if you must pay part or all of the premium cost yourself. If you and/or dependents are eligible to receive Medicare benefits, the determination of primary coverage depends upon your employment status and age. Employees in this category should refer to their negotiated agreement and/or Employee Handbook to determine whether and under what conditions, health insurance will be provided in retirement. Questions should be addressed directly to your Personnel Department.

Continuation of Coverage Under NYS and Federal Law

Employees who retire and lose coverage under their employer's health plan may be entitled to continue their coverage for a **limited period of time** (up to 18 months) under either the New York State Continuation of Coverage Law or the federal Consolidated Omnibus Budget Reconciliation Act (**COBRA**). Check with your personnel office to see if either of these laws apply to your situation, as Medicare coverage may affect eligibility for continuation of coverage (benefits may not be identical). Under these continuation laws, enrollees can be required to pay the full cost of coverage plus a two percent administrative fee.

Conversion Policy

A conversion policy is an option an employee can exercise if they are no longer eligible to continue coverage under their employer's group insurance plan and/or COBRA. A conversion policy is an individual policy that insurers are required (under NYS Insurance Law) to make available upon termination of coverage. Refer to your health insurance policy for information on your right to a conversion contract.

MEDICARE

Medicare is the federal health insurance program for people age 65 and older, disabled and receiving Social Security Disability Insurance (SSDI) for 24 months, with end-stage renal disease or with amyotrophic lateral sclerosis (ALS).

**Enroll in Medicare
3 months before your
65th birthday month.**



When you become Medicare eligible as an active employee due to disability, end stage renal disease or Amyotrophic Lateral Sclerosis (ALS) or are no longer an active employee and become eligible for Medicare, it is the combination of your health benefits under your employer-sponsored health insurance program and Medicare that provides you with the most complete coverage. To avoid a reduction in your overall level of benefits, it is important to understand how your insurance coverage and Medicare work together. IMPORTANT: You and each of your covered dependents must have Medicare Parts A and B in effect by the first day of the month in which each of you reaches age 65 (if retired) or before reaching age 65 if Medicare-eligible because of disability or end-stage renal disease.

To apply for Medicare, contact any Social Security Administration office or call the Social Security Administration at 1-800-772-1213 for assistance or for more information go online at www.ssa.gov.

Medicare Part A covers inpatient care in a hospital or skilled nursing facility, hospice care and home health care.

Medicare Part B is paid for by monthly premiums and primarily covers doctors' services, outpatient hospital services, durable medical equipment and some other services and supplies not covered by Part A. Enrollment in Part B is optional, requiring payment of a monthly premium, adjusted every January. Premiums are deducted from your pension.

Most people do not have to pay for Part A, because they or a spouse paid Medicare payroll taxes while working. If you are not eligible for Part A, you can enroll by paying a monthly premium. When you enroll in Part A of Medicare, you are automatically enrolled into Part B, unless you tell the Social Security office that you do not want it. Enrollment in Part B is optional, requiring payment of a monthly premium that is adjusted every year. (Although Part B is optional, many health insurance plans require enrollees to enroll in Part A and Part B to continue eligibility under a group health insurance plan).

Medicare Part C (or Medicare Advantage) offers managed care options through local HMO/PPO plans and some private fee-for-service options. Under Medicare Advantage, you generally will receive the same benefit package as under the Original Medicare Health Plans. However, some plans may differ. Contact Medicare via their website or call the toll-free number listed for detailed health plan information.

Medicare Part D (Medicare prescription drug benefit effective January 1, 2006).

*(Any member who has received a "Credible Coverage" letter from their former employer
SHOULD NOT enroll in Medicare Part D)*

Anyone with Medicare Part A or B is eligible for prescription coverage. Enrollment in the plan is not automatic, beneficiaries must apply for coverage.

You usually pay a monthly premium and there are restrictions and coverage gaps, depending on the program chosen. For assistance choosing a Medicare drug plan or to see if you should enroll in a Medicare drug plan, you can call the State Health Assistance Program at 1-800-333-4114 or MEDICARE 1-800-633-4227.

Selecting appropriate health care coverage is important. For more information on your Medicare Rights, including coverage, eligibility, enrollment, participating physicians, and available Medicare health plans in your area, log on to www.medicare.gov, select “Publications” or call 1-800-MEDICARE/1-800-633-4227.

Medicare Supplemental Plans (Medigap Plans)

Medicare Supplemental Plans, also known as Medigap Policies, are health plans sold by insurance companies to fill the “gaps” in Original Medicare. As you may know, Medicare does not reimburse for all of an enrollee’s health plan costs. A few examples of services not covered are the Medicare Part A hospital deductible and coinsurance, skilled nursing facility coinsurance and outpatient prescription drugs. Medicare Supplemental Plans are one option enrollees have to help pay for those expenses that are not covered under Medicare.

In order to be eligible for Medigap coverage, you must be enrolled in both Medicare Part A and Part B. The best time to purchase a Medigap policy is during your Medigap open enrollment period. This period starts on the first day of the month in which you are both age 65 or older **and** enrolled in Medicare Part B. This open enrollment period lasts for six months. Please talk with a Medicare representative for additional information regarding the Medigap open enrollment period.

For information on Medigap policies, cost, and choices call **1-800-MEDICARE (1-800-633-4227)**. Customer service representatives are available 24 hours a day to help with questions about Medicare and Medigap policies. You can also find information on the Medicare web site at www.medicare.gov.

MEDICAID

Title XIX of the Social Security Act is a Federal/State entitlement program for medical assistance for certain individuals and families with low incomes and resources. The program assists States in furnishing medical assistance to eligible needy persons.

Within broad national guidelines established by Federal statutes, regulations, and policies, each state establishes its own eligibility standards, determines the type, amount, duration and scope of services and also sets the rate of payment for services and administers its own program. Some eligibility requirements change from State to State.

Anyone can apply for Medicaid, regardless of age. The application is based on income; single allowance per month or married couple income per month. If you are over the income allowance, you may be classified in the “Spend Down” category. You would have to pay cash each month or pay medical bills, totaling the amount of your overage. Some medical providers request a small co-pay.

Services covered are: Physicians, Prescription Drugs, Dental, Optical, Laboratory tests, X-rays, Hospitals, Nursing Homes, Podiatrists, Chiropractors, Ambulance, and transportation to health related appointments. Bills are submitted by the provider to Medicare (if enrolled) first for payment, second to insurance carrier (if applicable), and lastly to Medicaid.

For further information or an application to apply for Medicaid, contact the Medicaid Department in the Social Services Department of the county that you reside in or log onto this website: <http://www.cms.hhs.gov/medicaid>.

Long Term Care

Health Insurance that is designed to pay for hospital, surgical, physician and other “medical” treatments and services. Health Insurance was not designed to pay for non-medical, non-skilled care.

Long term health care is the type of care you may need if you can no longer take care of yourself; for example, if you need help dressing, eating or bathing. This is often referred to as custodial care.

A Long Term Care Insurance (LTC) policy typically provides benefits for extended periods of care either in a nursing home, adult day care center, assisted living facilities or at home. If the LTC plan participates with the New York State Partnership Plan, your assets are protected while receiving benefits as long as you continue to reside in the state.

If you would like more information concerning the Long Term Care products available to CSEA members and their spouses you may call the Plan administrator at Pearl Carroll & Associates at **1-800-929-6656** or visit the CSEA website at **www.csealocal1000.org**.

Information on New York State’s Public Employee and Retiree Long Term Care Insurance Plan can be obtained by calling toll-free **1-866-474-5824** or visit their web-site at **www.nyperl.net**.

TRICARE/Veterans Health Administration (VHA)

TRICARE is a regional managed health care program for active duty and retired members of the uniformed service, their families and survivors.



Who is Eligible for TRICARE?

- Active duty members and their families
- Retirees and their families (this includes reservists at age 60 and receiving retiree pay)
- Survivors of all uniformed services who are not eligible for Medicare

TRICARE offers eligible beneficiaries three choices for their health care:

1. TRICARE Prime, where Military Treatment Facilities (MTFs) are the principal source of health care,
2. TRICARE Extra, a network of preferred providers, or
3. TRICARE Standard, a fee-for-service option (the old CHAMPUS program).

Individuals are eligible for TRICARE if they are registered in the Defense Enrollment Eligibility Reporting System (DEERS).

For more information about DEERS, contact the Defense manpower Data Center Support Office (DCSO) telephone center at **1-800-538-9552**. You can also visit the TRICARE Web site at **www.tricare.osd.mil**.

The **Veterans Health Administration** also provides a broad spectrum of medical, surgical and rehabilitative care to any individual who received an honorable discharge from the military.

Individuals must apply for enrollment and based upon your specific eligibility status, a priority group will be assigned. Priority groups range from 1-7 with 1 (Veterans with service-connected disabilities rated 50% or more) being the highest

priority for enrollment and 7 being the lowest (nonservice-connected Veterans with a net worth above the established dollar thresholds).

For more information, you may call the VA Health Benefits Service Center toll-free at **1-877-222-8387** or log-on their internet web-site at **www.va.gov/vbs/health/**.

■ PRESCRIPTION DRUGS

During retirement, the New York State Health Insurance Program (NYSHIP) provides prescription drug coverage to most Retirees under your health insurance plan (The Empire Plan or HMO). Each of the health insurance plans under the State Program provides prescription drug coverage. The type of coverage (i.e. level of co-payment, generic vs. brand name, participating pharmacies) varies from plan to plan. Contact your Personnel Office for additional information on prescription coverage during retirement.

For those employees who are not enrolled in the New York State Health Insurance Program or whose employer does not participate in the New York State Health Insurance Program, questions about prescription drug coverage should be directed to their particular personnel office.

EPIC (Elderly Pharmaceutical Insurance Program). Low to moderate income New York State residents 65 or older are eligible for a cost-sharing program to reduce their out-of-pocket expenses for prescription medications. Once the income guidelines are met, the retiree presents his or her EPIC card to the pharmacist and pays a discounted portion of the prescription cost or, in many instances, less than half of the drug's cost. You are not eligible for EPIC if you receive full Medicaid benefits or if you already have a better prescription insurance plan. For more information or an application call the EPIC Help Line at **1-800-332-3742**.

* **AFSCME Health Savings** can reduce the cost of prescriptions at retail pharmacies or save even more using the program's mail order service (see page 25 for details).

■ DENTAL AND VISION BENEFITS

Do your dental and vision benefits stop at retirement? Get the facts, read your contract, talk to your personnel office, and find out what options are available. Listed below are many of the options that are available to retired CSEA members.

When choosing a dental plan that will work best for you, make a list of the dental options available and make comparisons. Some things to consider:

1. Premium costs?
2. What are the co-payments and deductibles?
3. What services are covered?
4. Are there participating providers?
5. Your dental health and the dental health your dependent(s)?



CSEA Employee Benefit Fund

COBRA - Consolidated Omnibus Budget Reconciliation Act of 1985 - provides a bridge between health plans for qualified workers when their health insurance or other COBRA eligible benefits might otherwise be cut off. Under COBRA, you are guaranteed the right to continue your former employer's group plan as an individual or family coverage for up to 18 months, at your own expense. In many cases, your spouse and dependent children may also be eligible for COBRA coverage.

State CSEA members with benefits provided through the CSEA EBF have continued coverage for 28 days after the last day worked. After this coverage has ended, a new retiree can continue the same coverage through COBRA for up to 18 months to continue both dental and vision benefits. A COBRA notice is automatically mailed to the member when the Fund is notified by NYS of the member's last day of service. A member has 60 days from the end date of coverage to apply for COBRA. If you do not receive a COBRA notice, contact the **CSEA EBF at 1-800-323-2732, ext. 883.**

NYS Unified Court System employees who retired on or after April 1, 1998 continue to receive CSEA EBF benefits.

Local Government members with negotiated EBF benefits (ex. Towns, Villages, School District, Libraries) are eligible for COBRA benefits which may be administered by either the employer or the Benefit Fund. A COBRA notice is automatically mailed to the member when the Fund is notified by the employer of the member's last day of employment. A member has 60 days from the end date of coverage to apply for COBRA. If you do not receive a COBRA notice, please contact your former employer or contact the **CSEA EBF at 1-800-323-2732, ext. 883.**

CSEA EBF Retiree Dental Plan - Available to members who retire from New York State. Local Government bargaining units must have a signed Retiree Dental Plan Memorandum of Agreement from the employer to the Fund. Eligibility is determined by: 1) If the member was previously covered by a FUND dental plan on or after July 1, 2002; and 2) If the member has had continuous dental coverage from retirement, through a date not more than 90 days prior to enrolling. Enrollment is not automatic. For an application and rate information, please contact the **CSEA EBF at 1-800-323-2732, ext. 803.**

For those employees who are not covered through the CSEA EBF, refer to your contract and your Personnel Office regarding benefits at retirement.

GHI Dental Plan for Retired New York State Employees

Group Health Incorporated (GHI) administers a dental insurance, Preferred Plan, for retired New York State employees on a direct pay basis. When New York State notifies GHI of the employee's retired status, GHI automatically issues an enrollment application to the retiree (this takes approximately three to four months from retirement date.) The retirees can enroll right after retirement or if the retiree is eligible for cobra coverage, they can enroll when the eligible cobra coverage period ends. Retirees must apply for coverage no later than 90 days after termination of group coverage. For an application and rate information, call the **GHI Customer Service Center** toll free number is **1-800-947-0101**. When calling for information advise the GHI representative that you are a CSEA Retiree.

CSEA Retiree Reduced-Fee Dental Program

The CSEA Retiree Reduced-Fee Dental Program provides CSEA retiree members access to a panel of New York State based dental providers who have agreed to charge according to an established fee schedule. This is a *fee for services* program. As the program is not an insurance plan, there are no premiums, claim forms, or reimbursement to the member or provider. The Retiree pays for treatments and services directly to the participating provider at a reduced cost. For a copy of the program book call the **CSEA Member Benefits Department at 1-800-342-4146 ext. 1403 or 1311.**

Pearl Carroll & Associates

Choice 1 - CIGNA Dental

Choice 1 is a dental HMO that, much like a medical HMO, lets you pick a network dentist who provides you with free routine preventive services (exams, x-rays and cleanings). More complex procedures will require a pre-set co-payment. With Choice 1, you have no waiting periods, deductibles, and annual or lifetime maximums. For a Choice 1 dental information package and rates contact Pearl Carroll & Associates at 1-888-507-1368. Choice 1 is underwritten by CIGNA dental, for a list of dental providers in your area call 1-800-367-1037 or visit their web site at www.cigna.com.

Choice 2 - MetLife Dental

Choice 2 is a more traditional plan, whereby you select either a network or non-network dentist. With Choice 2, network dentists accept plan allowances as full payment, while non-network dentist may charge more, with the retiree paying the difference. The Choice 2 plan is underwritten by MetLife and offers immediate coverage for preventive and basic services. There is a 12-month waiting period for major dental work: bridge work, crowns and dentures. For a Choice 2 dental information package and rates contact Pearl Carroll & Associates at 1-888-507-1368. For a list of providers contact MetLife dental customer service at 1-800-942-0854 or log on the web at www.metlife.com.

Both Pearl Carroll & Associates Retiree Dental Plans have nationwide providers and premiums can be billed quarterly or deducted from your NYSLERS pension.

AFSCME Health Savings

If you're interested in saving money on your family's health care costs, the Union Plus Health Savings program offers a great financial cure. With this easy-to-use member benefit, you and your family members (including parents) can reduce out-of-pocket expenses for a variety of health care services as soon as you enroll. You have the option of selecting from two packages:

Premium Plus Health Savings Package - The Premium *Plus* program offers everything that the Premium Package has but adds discounts with a large network of participating doctors, ancillary providers (labs, x-rays, MRIs and more), and hospitals.

Premium Package - You and all your family members can get discounts on retail and mail order prescriptions, dental care, vision care, foot and ankle care, hearing care, diabetic supplies and access to the Nurse HelpLine.

Standard Package - You and all your family members can take advantage of the same discounts listed above with the exclusion of the dental care discounts and access to the Nurse HelpLine. The Standard package is offered to members who register using their Union Plus Credit Card.

Health Savings Prescription Card - FREE

Because you are a union member, you are automatically eligible for a free Union Plus Prescription Card to help you save on prescriptions at participating pharmacies.

With this free card, you can save an average of 15% off brand name drugs and 40% off generic drugs at more than 53,000 pharmacies nationwide.

Prescription drug discount cards allow prescription drug users to save money on all types of prescription medications. At the time of purchase, union members simply present their Union Plus Prescription Card at a participating pharmacy to instantly receive substantial discounts on their prescription drugs. It's that easy.

To enroll or for more information call 1-877-570-4845 (9:30 am - 6:30 pm ET, M-F).

Union Plus Health Savings is a discounted program, not insurance

These plans are not a replacement for health insurance, but can help provide some relief to offset the high cost of healthcare by helping members reduce out of pocket medical costs. Note that members are billed at the program's discounted rates and are required to pay participating providers at the time of service.

Any of the Health Saving Plans might be best for members who: have no insurance; have limited or inadequate health insurance coverage such as large out of pocket expenses without access to a preferred provider network; have family household members without access to the member's insurance coverage; are temporarily without health insurance such as students who can no longer get coverage under their parent's, or retirees not yet ready for Medicare (under age 65); have health insurance coverage, but are looking for discounts for an uncovered or elective procedure.

Ear Q

EarQ offers the finest selection of a wide variety of digital hearing devices that will improve your quality of life. They understand that the decision to purchase and wear hearing devices is a significant one, and want you to know that they are ready to support you in every way possible. Your Hearing Aid Benefit includes a 35% discount on EarQ Digital Hearing Aids in addition to a free 4-year warranty package and applies to members, retirees and family members. EarQ Hearing Aids are offered and supported by a nationwide network of authorized hearing healthcare professionals. Locate the closest EarQ Provider or get more information at 866-432-7500 or www.earq.com.

Vision Care



CSEA Retiree Vision Program

A “**Value Advantage Program**” offering CSEA members and their dependents, vision care savings on eye examinations, eyewear and laser vision correction. Retiree Members simply call the vision care processing unit and request a vision care authorization using MasterCard, Visa, money order or check. A nationwide network of providers and centralized laboratories guarantee quality, cost efficiency and quick turnaround. Activate your enrollment before using the program by calling **1-800-783-3594** and a Member Services Representative from Davis Vision will assist you.

Empire Vision Centers and Davis Optical Centers provide quality vision care services at specially arranged fees for CSEA Retiree Division members. A savings of 35% to 50% will be realized when compared to equal quality service and materials from other providers. Call the CSEA Member Benefits office at **1-800-342-4146 Ext. 1311 or 1403** for a discount vision card.

Listed on the next page are the locations of the Davis/Empire Vision Centers, where the discount vision cards can be used.

EMPIRE VISION CENTERS <http://www.empirevision.com>

Albany	(518) 489-8575	Latham	(518) 783-0090
Amherst	(716) 831-8050	Liverpool	(315) 622-2000
Amsterdam	(518) 843-5353	New Hartford	(315) 768-1000
Auburn	(315) 255-9212	Niskayuna	(518) 346-6290
Batavia	(585) 344-4000	North Syracuse	(315) 455-5500
Binghamton	(607) 771-4000	Norwich	(607) 336-2000
Brockport	(585) 637-3300	Oneida	(315) 366-1000
Cheektowaga	(716) 683-6582	Oneonta	(607) 436-9200
Clay	(315) 652-5961	Oswego	(315) 342-0727
Clifton Park	(518) 373-2200	Pittsford	(585) 385-4980
Corning	(607) 936-2000	Plattsburgh	(518) 562-0200
Cortland	(607) 756-2751	Potsdam	(315) 265-7872
East Greenbush	(518) 477-8700	Poughkeepsie	(845) 298-3200
Elmira	(607) 739-9000	Rome	(315) 337-7700
Fairmount	(315) 488-2020	Saratoga Springs	(518) 580-1117
Fayetteville	(315) 251-2206	Schenectady	(518) 382-0661
Fulton	(315) 598-8505	Slingerlands	(518) 439-7600
Geneva	(315) 781-1162	Syracuse	(315) 446-5120
Glens Falls	(518) 745-1200	Syracuse	(315) 463-7700
Greece	(585) 227-7150	Troy	(518) 272-3300
Guilderland	(518) 862-4280	Utica	(315) 724-3000
Hamburg	(716) 826-1673	Vestal	(607) 729-1212
Henrietta	(585) 424-7400	Victor	(585) 425-1770
Irondequoit	(585) 544-6900	Watertown	(315) 788-5020
Ithaca	(607) 273-3300	Webster	(585) 872-2200
Kingston	(845) 336-3937	Williamsville	(716) 639-0847

DAVIS OPTICAL CENTERS (Long Island)

East Meadow	(516) 489-7979	Northport	(631) 754-2020
Garden City	(516) 745-6565	Plainview	(516) 681-1161
Hauppauge	(631) 265-4700	Rocky Point	(631) 744-6800
Massapequa	(516) 799-6500	Stony Brook	(631) 444-4900
Medford	(631) 289-3937		

PEARL CARROLL & ASSOCIATES INSURANCE PLANS

Most of the insurance plans offered to CSEA members can be continued into retirement, but it is important to remember that the premiums previously paid through payroll deduction will have to be paid on a direct bill system, usually quarterly. For information and assistance concerning your insurance coverage, please write or call CSEA Headquarters Insurance Department or Pearl Carroll & Associates LLC at the addresses and numbers listed at the end of this section.

Security Life Insurance Plan is term insurance underwritten by MetLife Insurance Company and administered by CSEA. Complete coverage for member and spouse may be carried into retirement. Upon the attainment of age 70, your life insurance benefit will be the lesser of one-half coverage or \$25,000, providing that you have participated in the plan for 10 years upon the attainment of age 70. Spouse coverage ends at age 70. CSEA retiree membership must be maintained in order to remain in the Security Life Plan. Conversion privileges to an individual permanent insurance plan may be available. Contact the CSEA Insurance Department.

Disability Income Plan underwritten by New York Life Insurance Company and administered by Pearl Carroll & Associates. The disability income plan cannot be continued into retirement as the plan replaces income derived from active employment and is available to active CSEA members only.

CSEA Personal Lines Auto, Homeowners and Renters insurance coverage is available to retiree members and administered by Pearl Carroll & Associates. At least 8 different insurance companies compete for the lowest quote. Once the Personal Lines policy is issued, the insurance may be continued even if employment or membership terminates. Notify Pearl Carroll & Associates when you plan to retire so they may advise your Personal Lines Company to bill you direct. Contact the Personal Lines at 1-800-833-4657.

Family Protection Plan Plus Permanent cash value insurance underwritten by New York Life Insurance Company and administered by Pearl Carroll & Associates. The Family Protection Plan can be continued into retirement on a direct payment basis. Contact Pearl Carroll & Associates to set up billing.

Long Term Care Insurance is a NYS Partnership-approved program marketed by Pearl Carroll & Associates and underwritten by various insurance companies. Long term health care is the type of care you may need if you can no longer take care of yourself.

SECURITY LIFE

CSEA INSURANCE DEPARTMENT

143 Washington Avenue, Albany, New York 12210 or
518-257-1000 or 1-800-342-4146, ext. 1337

ALL OTHER INSURANCE PLANS

Pearl Carroll & Associates

12 Cornell Road, Latham, NY 12110
518 640-8100 or 1-800-697-CSEA

LEGAL SERVICES PROGRAM

CSEA's **Legal Services Program** provides members and their dependents with attorney representation for many personal matters, including Personal Injury/Third Party Claims, Workers' Compensation and Social Security Disability matters, Advanced Directives and Estate Planning. As a retiree, you will be covered by this program.

To assist our CSEA members and family with personal legal matters the following CSEA Legal Services Program and AFSCME Legal Services Program are available:

1. The CSEA ***Taking Care of Business Plan*** attorneys will meet with you to review your present situation and make recommendations as to what you should do immediately:

- Prepare necessary legal documents such as Wills, Power of Attorney, Health Care Proxy, Family Trust, and Living Trusts
- Counsel you with respect to estate tax planning strategies, IRA and pension fund planning, guardianships, long-term care insurance options and asset protections in face of catastrophic illness
- Represent you in the Medicare/Medicaid application process, probate and estate administration. All Plan attorneys have agreed to discount their regular fees by 20% for CSEA members and family.

It's never too late or too early to consult with an Elder Law attorney. Even if a family member is already in a nursing home, there are special law provisions that might enable you to protect assets that would otherwise be spent for that care.

2. The ***CSEA Legal Services Plan*** provides you with attorneys who are experienced with wills, health care proxies, powers of attorney, real estate matters, bankruptcy, family matters, criminal matters and so forth. The attorneys in the CSEA Legal Services Program have been especially selected by the CSEA Legal Department not just because of their expertise, but also their commitment to CSEA members and quality legal representation.

To access a CSEA Legal Services Program attorney near you and a list of specific legal services and costs contact: 1-800-342-4146 and follow the prompt for the "Non-Injury Related Legal Services Plan" or log onto www.csealocal1000.org.

3. The ***AFSCME Union Plus Legal Services Program*** provides high quality affordable legal services for many personal legal matters to members and their immediate family. The Union Plus Legal Program offers: no enrollment fee, free review of selected documents, free 30- minute consultations-in person or over the phone, free follow-up letter or phone calls, and a 30% discount on additional services. The Union Plus Legal Services Program has a directory of nationwide attorneys. For details and a list of participating Union Plus Legal Service attorneys in your area, call your CSEA Region office or the CSEA Member Benefits Department, 1-800-342-4146, ext. 1359.

Advanced Directives and Estate Planning (Taking Care of Business)

You've worked hard and have accumulated a lifetime of wealth and assets. Your estate includes all the assets owned in your name: cash, real estate, securities, cars, collectibles, personal items, and so on. Many people put off doing a Will or creating a Trust because they do not want to think about death. Make a list of your assets and you may be surprised by the value of your estate. You may then want to make an appointment with a lawyer to discuss the possible ways for you to distribute your assets, either while you are still living or in the event of your death. A Will or Trust is a great gift to your survivors; either document will provide them with certainty as to what your wishes and intentions are.

Will - A Will is a written declaration of a person's wishes regarding the disposal of his/her property or estate after death. A Will may also be used to name someone to serve as your estate's executor (the person who oversees the distribution of your assets and the implementation of your wishes as expressed in your will) or as the legal guardian of any minor children you may be leaving behind. Your situation may change after making a will. You can either have a new Will drawn up and executed or you can have a Codicil executed to address the additions or changes you seek. Whether you are doing your first Will or updating a will, you should consult an attorney. There are laws about who can "take" under a Will and how a Will must be executed for it to be effective.

Trust - A Trust is a legal arrangement, evidenced by a written document, by which a person may arrange for another party to manage their property and assets for the benefit of one or more of their beneficiaries. The person charged with the responsibility is known as the Trustee and the Trust Agreement spells out what the Trustee can and cannot do with your assets and when and how your beneficiary will "take" from those assets and property. The trustee you name holds the assets and manages them according to the Trust Agreement. Trust arrangements are very complicated. There are no standard forms and the details need to be worked out in consultation with an attorney. Trust Agreements that do not comport with law are void and will not be useful in implementing your wishes. Whether creating a Trust will have advantages in your situation can only be determined by working with a good attorney familiar with Trust and Estates law.

You could become unable to make your own medical or financial decisions at some point in your life. To protect yourself, your spouse or other family members you may want to consider the following legal arrangements now to ensure that your wishes are respected and affairs are kept in order.

Durable Power of Attorney – A Durable Power of Attorney is a written document that authorizes the one you name to handle all your financial affairs if you are no longer able to do so. A Durable Power of Attorney remains valid even if you no longer can direct your agent and supervise his or her actions. A properly executed Durable Power of Attorney will remain valid despite the incompetence or incapacity of the principal.

Any adult of sound mind can create a power of authority to manage his/her financial affairs. No other person can create a power of attorney for you. But this legal arrangement must be done and executed before you become unable to manage your finances because of a serious illness or accident that affects your mental ability. Once that were to happen, this option would be unavailable. You can create a “general” power that permits the person to handle virtually anything, or a “limited” power that authorizes only specific functions.

When appointing an agent to manage your funds, it is important that you fully trust him or her. An agent could be a family member or a friend who is willing and able to take on the responsibility of managing your affairs. The appointed agent should be someone close to you who knows you and is likely to know when you need help and what your desires are in various circumstances. That person must be able and willing to make decisions just as you would have made them yourself.

You cannot entirely eliminate the possibility of being harmed by an untrustworthy agent. Powers of Attorney can easily be created, but there is no organization or other entity that monitors the actions of agents. You may want to consider appointing two people to act jointly so as to monitor each other’s actions.

As with a Will or Trust Agreement, there are laws that set forth how a properly executed Durable Power of Attorney must be done. It is important to discuss this approach with a qualified attorney before you do anything in this area.

Health Care Proxy – In New York State a Health Care Proxy is a written document that is your advance directive appointing someone to make health care decisions for you if you become unable to make them yourself. With a Health Care Proxy, the individual (principal) appoints an agent to make health care decisions if the principal is unable to do so. With a Health Care Proxy, the principal is setting up the process so that the agent can make decisions based on the circumstances at the time decisions need to be made, such as whether to take certain medicines, undergo surgery or chemotherapy, receive care at home or in nursing home care. This list is not exhaustive but it gives an idea as to the types of decisions your agent might have to make on your behalf.

Living Will – A Living Will is a written document that also constitutes an advance directive. However, instead of setting up a process for health care decision-making, a Living Will contains a list of circumstances you create in which you would refuse life-sustaining treatment. You are insuring by setting up the Living Will that those who are around you know what your wishes are with respect to the situations you spell out in the Living Will. You can also declare your desire for any available life-sustaining treatment.

Personal Injury Matters

If you are injured as a result of an accident caused by someone else's carelessness, you may have the right to seek monetary damages for those injuries. The injuries do not have to be work-related. CSEA members and their families can utilize the CSEA Legal Services Program for non work-related personal injury claims. Some examples of covered accidents include: auto accidents, pedestrians struck by a motor vehicle, construction sites, or medical malpractice. The Program covers you from claim through lawsuit, if necessary.

Workers' Compensation

Even though you are retired, you may have taken on a job to supplement your pension. If you are injured on the job, or sustain a job related illness before retirement, the CSEA Legal Services Program can help you with the complicated process of filing and following through with a Workers' Compensation claim. The injured worker must complete and submit a (WCB) form C-3 and file it with the Workers' Compensation Board (WCB). Fine, Olin and Anderman, LLP (FOA), the Program Administrator for the injury portions of CSEA's Legal Services Program will do an intake, fill out the C-3, and send it to you for verification and signature. When you send back the signed C-3, FOA will file it with the WCB. Claims (C-3 forms) must be filed within two years of an accident or two years from the date you knew or should have known you had an occupational disease.

The CSEA Legal Services Program provides a full law office staff to represent you at hearings, obtain available medical documentation, answer your questions, and insure that you get all of the benefits the law provides in the way of medical coverage and cash compensation.

An attorney is assigned to each client, to manage your case and attend hearings, submit legal briefs, and to communicate with the Workers' Compensation Board, insurance carrier and medical providers, as appropriate.

Social Security Disability

Social Security Disability Benefits provide monthly payments to a person unable to work because of a disability whether physical, mental or both. The disabled person receives a monthly payment equal to the amount that would be received when reaching the normal retirement age (65 or older, depending on date of birth).

Approximately six months following the last day worked, if a disability or illness has kept you from working, you should file an application with the local Social Security Administration office. As a general rule if you are over age 30, you must have worked five out of the last ten years preceding the date of your application and have contributed to Social Security during that period.

If your initial application is denied, you can call the CSEA Legal Services Program for guidance. **You** will need to request a hearing directly from the Social Security Administration. You have 60 days from the date your application was denied to request a hearing. To allow sufficient time to adequately prepare for a hearing, you should call the CSEA's Legal Services Program for **representation**. Let the Case Appraisal Manager know this is a Social Security Disability case, and you will be transferred to a Legal Assistant who specializes in Social Security Disability, who will answer your questions. The law firm of Fine, Olin and Anderman, LLP (FOA) will represent you at the hearing.

For more information on Personal Injury Matters, Workers' Compensation and Social Security Disability call **CSEA's Legal Services Program at 1-800-342-4146** and follow the prompts for the "Injury-Related Legal Services Plan."

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■ THE CSEA RETIREE

CSEA's membership includes more than 200,000 New York public employees and over 65,000 public retirees. Our experienced staff of lobbyists, benefit specialists, and community organizers have only one job: to serve the interests of the members.

CSEA has over 99 years of experience fighting for retiree rights. For nearly a century, we've had a hand in almost every advancement for public retirees, from pensions to health benefits.

There are twenty-one Retiree Locals throughout New York State and three Retiree Florida Locals. The Retiree Local Officers hold regular membership meetings where members get together to learn the latest information on retirement issues and to spend time with friends and former co-workers.

TOP TEN REASONS TO BE A CSEA RETIREE!

- * Our Retiree Division has more than 65,000 members who make us a powerful voice on your behalf.
- * We lobby in Washington, Albany and your community.
- * We protect your pensions, health insurance and Social Security.
- * Access to money-saving discounts and programs available only to CSEA/AFSCME members.
- * Keep informed with our quarterly newspaper, *The Retiree News*.
- * Access to insurance programs at low group rates.
- * Legal Services Program with discount rates.
- * Union-sponsored dental insurance through Pearl Carroll and Associates.
- * Forge friendships with regular meetings and social events.
- * The power of nearly 300,000 CSEA members and 1.6 million AFSCME members.

CSEA retiree member dues are only \$24 a year, the best senior discount you're going to get.

Dorothy Breen, CSEA Retiree Program Specialist - (518) 257-1000, ext. 1220 or 800-342-4146, ext. 1220





