



Medicare and NYSHIP

When you are no longer an active employee and become eligible for Medicare, the combination of your health insurance benefits under Medicare and NYSHIP provides you with comprehensive coverage.

NYSHIP requires enrollment in Medicare Parts A and B. **Enrolling in other Medicare coverage, such as a non-NYSHIP Medicare Advantage Plan or Medicare Part D plan, will affect your NYSHIP coverage.**

<p>Medicare Parts A and B</p>	<p>Together, Parts A and B are a fee-for-service plan. NYSHIP supplements this coverage and requires you and your eligible dependents to enroll in both Parts A and B when Medicare is primary to NYSHIP. Medicare Part A covers inpatient care in hospitals or skilled nursing facilities, hospice care and home health care. Medicare Part B covers doctors’ services, outpatient hospital services, preventive services, durable medical equipment and some other services and supplies not covered by Part A.</p>
<p>Medicare Advantage Plans (Medicare Part C)</p>	<p>Medicare Advantage Plans (MAPs) replace your original fee-for-service Medicare Parts A and B coverage. The benefits offered by the plan and all medical care (except for emergency or out-of-area urgent care) must be provided, arranged or authorized by the MAP.</p> <p>All NYSHIP HMOs provide Medicare Advantage coverage to Medicare-primary enrollees and dependents. If you and your covered dependents enroll in Medicare Parts A and B, your NYSHIP HMO will automatically enroll you in the HMO’s MAP. This means your HMO will provide both your Medicare and NYSHIP benefits.</p>
<p>Medicare Part D</p>	<p>Medicare Part D provides prescription drug benefits. Medicare-primary enrollees and dependents enrolled in The Empire Plan have prescription drug coverage under Empire Plan Medicare Rx. If you and your dependent(s) are Medicare-primary and enrolled in a NYSHIP HMO, the HMO provides your Medicare Part D prescription drug coverage.</p>

Medicare allows enrollment in only one Medicare product at a time. Therefore, enrolling in a Part D plan or a MAP in addition to NYSHIP will result in the cancellation of your NYSHIP coverage. This includes Medicare products that you or your covered dependents may be enrolled in through another employer.

For more information on Medicare and NYSHIP, please visit www.cs.ny.gov/employee-benefits, speak with your Health Benefits Administrator (HBA) or contact the Employee Benefits Division (EBD) Call Center at **518-457-5754** or **1-800-833-4344**.