



# FREQUENTLY ASKED QUESTIONS



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# FREQUENTLY ASKED QUESTIONS

<b>LIFE CHANGES</b>	<b>1</b>
WHAT IF I MOVE?	1
WHAT IF I CHANGE MY NAME?	1
HOW DO I UPDATE MY BENEFICIARIES?	1
WHAT IF I NEED TO CHANGE MY TAX WITHHOLDINGS?	1
WHAT IF I NEED TO CHANGE MY DIRECT DEPOSIT?	1
<b>EMPLOYMENT CHANGES</b>	<b>2</b>
WHAT IF I CHANGE FROM PART-TIME TO FULL-TIME?	2
WHAT IF I CHANGE TITLES AND IT CHANGES THE UNION MY TITLE FALLS UNDER?	2
WHAT IF I AM THINKING OF RETIREMENT BUT DON'T KNOW WHERE TO START?	2
WHAT HAPPENS WITH MY BENEFITS IF MY EMPLOYMENT WITH PUTNAM COUNTY ENDS VIA TERMINATION OR RESIGNATION?	3
WHAT HAPPENS TO MY ACCRUED TIME WHEN I SEPARATE FROM SERVICE?	3
<b>BENEFITS- ENROLLMENTS AND ELIGIBILITY</b>	<b>3</b>
WHAT BENEFITS ARE OFFERED?	3
HOW MUCH DO MY BENEFITS COST?	4
WHAT IF I GET MARRIED, CAN I ADD MY NEW SPOUSE?	4
WHAT IF I WELCOME A NEW CHILD?	4
WHAT IF I GET DIVORCED? AM I REQUIRED TO REMOVE MY SPOUSE?	5
WHEN IS OPEN ENROLLMENT?	5
CAN I CHANGE MY HEALTH INSURANCE ENROLLMENT MID-YEAR?	5
DOES PUTNAM COUNTY OFFER HEALTH INSURANCE BUYOUTS?	5
WHAT HAPPENS TO MY HEALTH INSURANCE IF I HAVE RETIREE HEALTH AND RETURN TO FULL TIME?	5
<b>MEDICAL LEAVE</b>	<b>6</b>
DOES PUTNAM COUNTY PARTICIPATE IN PAID FAMILY LEAVE?	6
WHAT IF I KNOW I WILL NEED EXTENDED MEDICAL LEAVE FOR EITHER MYSELF OR A FAMILY MEMBER?	6
WHAT IF I RUN OUT OF ACCRUALS?	6
WHAT KIND OF MATERNITY AND PATERNITY LEAVE DOES PUTNAM COUNTY OFFER?	7
<b>MISCELLANEOUS</b>	<b>7</b>
WHAT OTHER VOLUNTARY BENEFITS ARE AVAILABLE?	7
WHAT IS EMPLOYEE SELF SERVE?	7

# LIFE CHANGES

## What if I move?

If you move, always provide your department with your new address and proof of change. Then you will need to be sure that your address is updated with all of your benefit enrollments. To do this- download and complete the change form located in the section for your particular enrollment and send to the Personnel Department ATTN: Benefits

For changes to NYSRLS and deferred compensation, please log in to your online NYSRLS and/or Deferred Compensation account and make the updates directly with them.

## What if I change my name?

If you change your name, always provide your department with your new information and proof of change. Then you will need to be sure that your name is updated with all of your benefit enrollments. To do this- download and complete the change form located in the section for your particular enrollment.

For changes to NYSRLS and deferred compensation, please log in to your online NYSRLS and/or Deferred Compensation account and make the updates directly with them.

## How do I update my beneficiaries?

Employees may name beneficiaries in a number of locations. Where they are enrolled will determine how to make updates.

For NYSRLS (retirement) beneficiary updates, please log in (or create) an online account and update your beneficiaries online.

For Deferred Compensation updates, please log in (or create) an online account and update your beneficiaries online.

For vacation accruals- please contact [benefits@putnamcountyny.gov](mailto:benefits@putnamcountyny.gov) for a new form. Once the form is updated, please have it notarized and return it to Personnel. If you do not have access to a notary, there is one in the Personnel Department.

For Life Insurance enrollees (Management and PuMa employees) please contact [benefits@putnamcountyny.gov](mailto:benefits@putnamcountyny.gov) for a new form. Once the form is updated, it will need to be sent to the Personnel Department ATTN: Benefits.

## What if I need to change my tax withholdings?

To change your withholdings simply log into Employee Self Serve and make any necessary change to your withholdings or phone number.

## What if I need to change my direct deposit?

Changes to direct deposit must be made with payroll. Please send your new direct deposit information to Kathy Dean-Frick in the Finance Department.

# EMPLOYMENT CHANGES

## What if I change from Part-Time to Full-Time?

A few things may change or need to be updated when you transition from part-time to full-time work. All Full-time employees must enroll in the retirement system. If you are part-time and have not yet enrolled, you will want to ensure you enroll as soon as possible. To enroll you will need to complete the enrollment form and send it to the Personnel Department.

All employees working 30 hours or more a week as their regular schedule are eligible for Health Insurance. The first day you may be covered is the first of the month following thirty full-time worked days. For PBA and PCSEA this eligibility begins at 25 hours per week.

Part-time employees working on a voucher in a CSEA, PBA, or PCSEA title moving to full time will become eligible for dental and vision along with their Health Insurance. All CSEA titles working part-time in a budgeted line are eligible for dental and vision as part-time employees and additionally become eligible for Health Insurance when they become full-time.

All Part-time employees moving to full-time PuMa or Management titles will become available for dental, vision, life, and health on the first of the month following thirty worked days.

## What if I change titles and it changes the union my title falls under?

Different unions are subject to different contracts and may have different benefits. First, it is important to obtain a copy of your new collective bargaining agreement if you have moved into a union title. All CSEA, PBA, and PCSEA titles use CSEA for dental and vision coverage. PuMa and Management have Principal for dental and vision and The Hartford for life, long-term disability, and accidental death and dismemberment coverage.

If you switch to a union with different benefits you should be contacted, however, it is best to contact [benefits@putnamcountyny.gov](mailto:benefits@putnamcountyny.gov) as soon as you are aware of the change. The change of coverage should occur on the first of the month following the change and will require the employee to complete the appropriate enrollment documents.

## What if I am thinking of retirement but don't know where to start?

The best place to start is the New York State Local Retirement System (NYSLRS) website. They have an entire section dedicated to planning for retirement [here](#). You will also want to review your Union Contract to see if there are any provisions specific to your union.

Once the Personnel department is notified that you have filed, they will reach out to schedule a meeting to discuss your benefits. See the retirement section in the Benefits portal for more information regarding retirement, retiree benefits, and more.

## What happens with my benefits if my employment with Putnam County ends via termination or resignation?

When employees separate from service their dental and vision benefits will continue until the end of the month in which they separate. They are then eligible for COBRA coverage. All employees with CSEA dental and vision will be contacted by CSEA directly regarding continuation. PuMa and Management employees will be notified by Personnel, and the Personnel department will administer their COBRA.

Management employees enrolled in Life, Long-term disability, and accidental death and dismemberment coverage will have their coverage terminated effective their first day they are not employees by the County. They will be given the option to convert to a privately held plan.

For employees separating from service that are not receiving retiree health coverage; their health coverage will end of the month following the month of the last day\*. EX Last day is 10/6 then coverage would end 12/1. The employee's contribution is taken from their vacation accrual balance. If the employee does not have enough to cover, they have two options: their coverage ends at the end of the month of the last day, or they pay the County their employee rate prior to the beginning of the second month.

Employees may COBRA their health insurance following their separation. They will be provided with information and rates, and the COBRA will be administered by the Personnel department.

## What happens to my accrued time when I separate from service?

Employees are all paid out their accrued, unused, vacation time upon separation. However, they are not paid out the value of their personal and sick time. Individual unions may have specific policies regarding accrued time and are urged to review their collective bargaining agreement.

## BENEFITS- ENROLLMENTS AND ELIGIBILITY

### What benefits are offered?

All employees working in budgeted lines for 30 hours a week or more are entitled to health, dental, and vision insurance coverage. All employees in a budgeted line are eligible to enroll in flexible spending and/or dependent care plans.

CSEA employees working in a budgeted line, even if working part-time, are eligible for dental and vision coverage.

PBA and PCSEA employees working 25 hours or more a week are entitled to health insurance. PuMa and management employees are eligible for life, long-term disability, and accidental death and dismemberment coverage.

## How much do my benefits cost?

All dental and vision coverage, as well as the life, long-term disability, and accidental death and dismemberment coverage are 100% employer paid.

Health insurance premiums are released annually and generally change from year to year. Union contracts determine the percentage employees pay for the coverage. Please see your collective bargaining agreements and the Summary of Benefits document in this portal for the most up-to-date information.

## What if I get married, can I add my new spouse?

If you get married and would like to add your new spouse to your benefits, please complete the change form for your particular enrollment. For health insurance, please bring your original marriage license and original social security card and original or certified copy of the birth certificate of your new spouse to the Personnel department along with your change form. Forms provided within 30 days of the marriage will result in an enrollment as of the date of the marriage. Forms provided after 30 days are subject to a waiting period.

Enrollment in Health Insurance will not automatically enroll them in dental and vision. Please complete the regular enrollment form for your dental and vision insurance and provide to the Personnel Department to have them added to the dental and vision plan.

## What if I welcome a new child?

If you welcome a new child and would like them added to your benefits, please complete the change form for those benefits. For health benefits we will also require original birth certificate and social security card. We understand that these can often take time, if you are adding a newborn child and do not have the social security card or birth certificate; you may enroll your new child without it. Please be sure to bring it to Personnel once you have received it!

For adopted children, in addition to the above, we require adoption paperwork which includes the child's name and the enrollee being designated as the legal guardian. If the adoption has not yet been finalized, we may accept a copy of the filed petition of adoption that includes the child's name and the enrollee being designated as the legal guardian.

For step children, in addition to birth certificate and social security card we require a copy of dependent's birth certificate or court filed Acknowledgment of Paternity listing the spouse's name as the parent; Marriage certificate, listing both the enrollee and the spouse; and if the marriage took place over a year ago, proof of current joint ownership/ joint financial obligation.

If your child is enrolled in Medicare, we also require a copy of their Medicare card.

Enrollment in Health Insurance will not automatically enroll them in dental and vision. Please complete the regular enrollment form for your dental and vision insurance and provide to the Personnel Department to have them added to the dental and vision plan.

## What if I get divorced? Am I required to remove my spouse?

Yes, If you are divorced you **must** remove your ex-spouse from your plan. They are no longer eligible for coverage as a dependent. Cancellation will be effective as of the effective date of the divorce. To remove them, complete the change form for your insurance enrollments and bring it to the Personnel Department along with proof of divorce. Your ex-spouse will be eligible for COBRA for up to 18 months following their removal.

You may also remove a spouse with a formal separation agreement although it is not mandatory, they will be eligible for COBRA coverage as well.

## When is open enrollment?

We have two open enrollment periods each year. First an open enrollment for flexible spending and dependent care which occurs in the fall – generally October into November.

The second is out health insurance open enrollment- this runs each year for the month of December.

## Can I change my Health Insurance enrollment mid-year?

Yes, but without a qualifying event, such as birth, death, marriage, divorce, or loss of coverage; you will be subject to a waiting period. If there is a qualifying event, proof of the qualifying event, along with the enrollment change form and any other required supporting documents, must be brought to the Personnel Department within 30 days of the event.

The best time to change without a qualifying event is during open enrollment in December of each year. These changes will become effective January 1<sup>st</sup>.

## Does Putnam County offer health insurance buyouts?

All non-CSEA employees eligible for health insurance may receive a health insurance buyout. These buyouts vary from union to union and employees should refer to their collective bargaining agreement. Management employees not in a union are eligible for \$70 annually or \$1,000 if they enroll in at least \$1000 of flexible spending.

## What happens to my health insurance if I have retiree health and return to full time?

Retirees with retiree health that return to benefit eligible positions will first stay on retiree health during the new hire benefit waiting period. They then must be rehired and marked active with Health Insurance. They will also be switched to payroll deduction. They have the option of either paying their retiree contribution rate or their new hire contribution rate.

They may additionally receive dental, vision, and any other accessory benefit they would be entitled to as a new hire.

# MEDICAL LEAVE

## Does Putnam County participate in Paid Family Leave?

As a government employer, Putnam County does not participate in Paid Family Leave.

## What if I know I will need extended medical leave for either myself or a family member?

If you have worked full time for one year immediately preceding the need for time off you may qualify for job protected time off under the Federal Medical Leave Act, also known as FMLA. This is 12 weeks of time where you have job protection, and your health insurance contributions remain at employee levels. This time may be paid using your accruals or it may be unpaid if you either do not have or do not wish to use your accruals.

If you do not qualify for FMLA and are in CSEA, PuMa, or management, you may qualify for Serious Family Illness leave. This is three days annually, per family member, where you may miss work without using accruals. This leave must be approved by the Personnel Officer and must be related to **serious** illness. Examples include caring for someone that has had surgery or is in the hospital.

If you are injured or ill and require an absence longer than 12 weeks, you may qualify for short term disability. In order to qualify, you must have used all of your sick accruals. Like FMLA, this time will keep you at your employee health insurance contribution rate. Additionally, it pays a nominal amount of money weekly. The maximum time you can be approved for Short Term Disability is 6 months.

PuMa and Management employees enrolled in The Hartford plan, may also qualify for Long Term disability for absences that must be longer than 6 months.

## What if I run out of accruals?

If you run out of accruals and are out on medical leave for yourself; your department head may, with the permission of the Personnel Officer, request time donations from your department. If you do not receive sufficient donations, the Personnel Officer may approve a County Wide request.

You may also qualify for Short-term disability if you are injured or ill and require an absence longer than 12 weeks. In order to qualify, you must have used all of your sick accruals. Like FMLA, this time will keep you at your employee health insurance contribution rate. Additionally, it pays a nominal amount of money weekly. The maximum time you can be approved for Short Term Disability is 6 months.

If you come off of the payroll for an extended period and are not on FMLA, Workers Compensation, or Short-Term Disability, you become responsible for up to 102% of the cost of Health Insurance.

Please contact the benefits administrator as soon as possible if you believe this will happen. Failure to pay may result in cancellation while you are off payroll and a waiting period for enrollment once you return to payroll.

## What kind of Maternity and Paternity Leave does Putnam County Offer?

Putnam County does not offer any paid leave that is specifically for maternity or paternity leave. Employees represented by a Collective Bargaining agreement should see their contracts for specific information. Unrepresented management is entitled to one year of unpaid maternity leave.

Employees may use FMLA for maternity or paternity leave. Employees on maternity leave may also apply for short term disability.

Employees may use their accruals during FMLA and maternity leave.

## MISCELLANEOUS

### What other voluntary benefits are available?

All employees may utilize our free and confidential Employee Assistance Program. The EAP is a confidential assessment and referral program designed to help you manage personal and work-related problems. Additionally, all budgeted line employees may enroll in deferred compensation, flexible spending, and dependent care plans.

Employees working for the County for more than one year may be eligible for tuition reimbursement. This reimbursement is subject to pre-approval and caps at 80% of tuition up to \$1,000.

### What is Employee Self Serve?

Employee Self Serve has a wide variety of uses for employees. You can

- View your pay stub
- Change your telephone number
- Change your withholdings
- View and print your W2
- See your accruals
- Use a paycheck simulator
- View County Employment Opportunities and apply for civil service exams

### Additional Questions?

Contact the Personnel Department: **(845) 808-1650** or [benefits@putnamcountyny.gov](mailto:benefits@putnamcountyny.gov)