



RETIREMENT FREQUENTLY ASKED QUESTIONS



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RETIREMENT AND RETIREE FAQ

RETIRING	1
HOW DO I KNOW WHAT MY PENSION WILL BE?	1
HOW DO I APPLY FOR RETIREMENT?	1
AM I REQUIRED TO SUBMIT ANYTHING TO MY DEPARTMENT?	1
RETIREE HEALTH INSURANCE	1
WHAT DOES RETIREE HEALTH INSURANCE INCLUDE?	1
WHO IS ELIGIBLE FOR RETIREE HEALTH INSURANCE?	2
HOW MUCH DOES RETIREE HEALTH INSURANCE COST?	2
CAN I CHANGE INSURANCE CARRIERS AFTER I RETIRE?	3
WILL I RECEIVE A NEW INSURANCE CARD?	3
WHAT INFORMATION DO I NEED TO PROVIDE TO THE COUNTY?	3
AM I REQUIRED TO ENROLL IN RETIREE HEALTH INSURANCE?	3
CAN I CANCEL MY ENROLLMENT AFTER I RETIRE?	3
WHO DO I CONTACT ABOUT ANY CHANGES TO MY CONTACT INFORMATION AFTER I RETIRE?	3
MEDICARE	4
HOW DO I ENROLL IN MEDICARE?	4
CAN I ENROLL IN MEDICARE ADVANTAGE OR PART D IF I AM ON RETIREE HEALTH INSURANCE?	4
AM I REQUIRED TO ENROLL IN MEDICARE?	4
WILL I BE REIMBURSED FOR MEDICARE PART B?	4
HOW LONG WILL MY MEDICARE APPLICATION TAKE?	4
RETURNING TO WORK	4
CAN I RETURN TO WORK AFTER I RETIRE?	4
DO I NEED TO HAVE A BREAK AFTER RETIRING BEFORE I CAN RETURN TO WORK?	5
IF I RETURN TO WORK IN THE PUBLIC SECTOR, CAN I RETURN TO NYSLRS MEMBERSHIP?	5
IF I RETURN TO PUTNAM COUNTY, WILL I RECEIVE THE SAME BENEFITS AS BEFORE?	5

RETIRING

How do I know what my pension will be?

If you are thinking about retiring, you can log on to your NYSLRS account to determine your pension. You can also make sure you have credit for all your service time and review tier specific information. You can visit the Preparing and Applying for Retirement page [here](#).

How do I apply for retirement?

You can apply online using your NYSLRS account. Before applying, review the NYSLRS page to ensure you have all of the information you need. You can visit the Preparing and Applying for Retirement page [here](#).

Am I required to submit anything to my department?

Yes, Employees should be sure to submit a letter of resignation to their department. On their last day, employees should present their department head of supervisor with any Putnam County Property including but not limited to ID badge, keys, cell phones, and laptops.

RETIREE HEALTH INSURANCE

What does retiree health insurance include?

Eligible employees may receive health insurance as a retiree for the duration of their life and the life of their dependent survivor. Employees may COBRA dental and vision following their separation from service.

Who is eligible for retiree health insurance?

Employees with active health insurance enrollments at the time of their retirement that meet the following criteria:

Employees hired after 1/1/2005

Must have 25 years of service. Management employees need not have continuous service; other employees must have continuous service. Service may be 25 years with Putnam County or 13 with Putnam County and 12 years of allowable service. Allowable service is generally time with another agency. Contact the Personnel department to determine your eligibility.

Employees hired before 1/1/2005

Must have 15 years of service. Part-time service is included.

How much does retiree health insurance cost?

For the most up to date annual cost of coverage, please see the Summary of Benefits under the Health Insurance tab.

Retiree contribution rates are determined by the retirees pension income as per below:

Annual amount of pension benefit	Amount of premium payable by retiree
\$65,000 & higher	30%
\$52,500-\$64,999	25%
\$40,000-\$52,499	21.5%
\$30,000-\$39,999	18%
\$20,000-\$29,999	13%
\$10,000-\$19,999	10%
\$0-\$9,999	8%

Can I change insurance carriers after I retire?

Retirees may change their insurance carrier during open enrollment at the end of the year. You may also change from individual to family or family to individual coverage during your retirement.

Will I receive a new Insurance Card?

Enrollees with The Empire Plan will receive a new prescription plan once they are enrolled in Medicare.

What information do I need to provide to the County?

Retirees eligible and enrolling in Retiree Health will need to provide documentation from NYSLRS showing their pension payment amount. This is to ensure that they are paying the correction premium.

Additionally, retirees enrolling in Medicare will need to provide a copy of their Medicare Card for their retiree health insurance files.

Am I required to enroll in retiree health insurance?

Employees that are eligible for retiree health are not required to enroll. Please see your union contract to determine if there are any waiver benefits.

Can I cancel my enrollment after I retire?

Yes. Employees on retiree health may cancel and later re-enroll in retiree health insurance.

Who do I contact about any changes to my contact information after I retire?

Please contact the Personnel department if you are enrolled in retiree health and change your mailing address, email address, or telephone number.

MEDICARE

How do I enroll in Medicare?

Employees should visit [medicare.gov](https://www.medicare.gov) to enroll

Can I enroll in Medicare Advantage or Part D if I am on retiree health insurance?

Enrollees on The Empire Plan will be subject to PLAN CANCELLATION if they enroll in Medicare Advantage, Part D, or any other plan that is not Part A and Part B.

Am I required to enroll in Medicare?

All employees including retirees on retiree health must follow all regular social security and Medicare requirements. Additionally, retirees on The Empire Plan may face cancellation if they fail to enroll in Medicare Part A and a reduction in coverage in they fail to enroll in Part B.

Will I be reimbursed for Medicare Part B?

Only retirees on retiree health insurance enrolled in the Empire Plan will be reimbursed for Part B.

How long will my Medicare Application take?

Applications take approximately 60 days to process.

RETURNING TO WORK

Can I return to work after I retire?

Yes- but with possible limitations.

Retirees collecting a pension that are under 65 years old are subject to a salary cap if they return to public employment in New York State. Currently,

they must either suspend their pension or not make more than \$35,000 working for a public entity. Once the retiree turns 65 there is no salary limit.

Do I need to have a break after retiring before I can return to work?

The New York State Local Retirement System does require a break if you are returning to the same employer. Under the IRS rules there must be a “bone fide termination”. This means there needs to be an actual stop to paid services.

If I return to work in the Public Sector, can I return to NYSLRS membership?

Yes. This can allow you to increase your service time however, there is no guarantee that your pension will be higher. Additionally, you may experience a delay in receiving your cost of living adjustment. Any retiree that retired under an incentive program would also lose that incentive should they return to NYSLRS membership. For more information click [here](#).

If I return to Putnam County, will I receive the same benefits as before?

Not necessarily. Rehired retirees are considered new hires for the purpose of determining benefits. This means you must meet all benefit eligibility criteria and are subject to the same waiting period.

Retirees rehired to temporary budget lines are not eligible for any benefits, including Flexible Spending.

Retirees that are on COBRA when they return to work that are benefit eligible may switch from COBRA to active employee after the standard waiting period.

Retirees on retiree health must be processed back to active status with the insurance company and must use payroll deduction to pay for their insurance. However, they are allowed to choose between either their retiree contribution rate or the rate they would receive as a new/returning employee under their union contract. This would be done after the standard waiting period.