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DISABILITY RETIREMENT AND YOUR NYSHIP COVERAGE

For enrollees who may be eligible for a disability retirement | NYS

This flyer explains the basics of maintaining health coverage through the New York State Health Insurance Program (NYSHIP) in the event of a disability retirement.

A disability retirement allows you to continue NYSHIP coverage into retirement:

- **Before reaching the age of pension eligibility** as defined by your retirement system or optional retirement plan
- **Before reaching 10 years of benefits-eligible service** (if the disability is a result of a work-related injury or illness)

For more information on NYSHIP retiree coverage, including the standard requirements, see *When You Retire* at nyship.ny.gov.

If you think you may be eligible for a disability retirement, **call the Employee Benefits Division (EBD) at 518-457-5754 or 1-800-833-4344** before you leave payroll or cancel NYSHIP coverage.

EBD can help you navigate the process and preserve your right to continued NYSHIP coverage.

Failure to contact EBD may result in ineligibility for NYSHIP retiree coverage.

Apply for your disability retirement.

You must apply for a disability retirement through your retirement system. For NYSHIP purposes, **we recommend applying before you leave payroll if you are able to**. We recommend this because, if your disability retirement can be approved *before you stop working*, you may enroll directly in NYSHIP retiree coverage (without having to maintain coverage as a vestee or through other means).

Keep your NYSHIP coverage while you wait.

While you wait for your disability retirement determination, **you should maintain NYSHIP coverage** through one of the following:

- Paying the full share of the premium in leave without pay status*
- Enrolling in vestee or COBRA coverage*
- Becoming a covered dependent of another NYSHIP enrollee, if eligible

If coverage is canceled, you may or may not be able to reinstate it. To maintain your NYSHIP coverage, call EBD at 518-457-5754 or 1-800-833-4344.

*After retiree coverage begins, you will be refunded the difference between retiree premiums and the premiums you paid after your retirement effective date.

NEW YORK STATE | Department of Civil Service
New York State Health Insurance Program

New York State Department of Civil Service, Employee Benefits Division | nyship.ny.gov

Inform EBD if approved.

Once your retirement system determines your eligibility for disability retirement, it will mail you a determination letter. If approved, **you must mail a copy of this determination letter to EBD** to begin NYSHIP coverage as a retiree.

In addition, if you have *not* continued NYSHIP coverage while awaiting approval for disability retirement, you must also send EBD a signed request to reenroll.

If you are not a member of a retirement system, you may instead establish eligibility for retirement coverage by sending EBD proof that you receive Social Security Disability Insurance (SSDI).

EBD will determine your eligibility for retiree coverage.

If EBD determines you are eligible for NYSHIP retiree coverage, we will mail you a confirmation letter with your coverage start date and monthly premium (offset by sick leave credit if applicable).

Premium payments will be deducted from your pension check if you receive one; otherwise, your premiums will be billed directly each month by mail.

If EBD determines you are not eligible for NYSHIP retiree coverage, we will notify you by mail.

You may or may not be able to reinstate coverage if canceled.

If you decided to cancel NYSHIP coverage while awaiting your disability retirement determination, you *may* be able to reinstate coverage upon approval.

However, depending on the circumstances of your retirement, you may be required to pay retroactive premiums for the period between your NYSHIP cancellation date and your disability retirement effective date.

If this situation applies to you, call EBD at 518-457-5754 or 1-800-833-4344.

If your NYSHIP coverage is canceled for any reason and your disability retirement is *not approved*, you may not reenroll unless you return to benefits-eligible service—even as a vestee or through COBRA. If eligible, you may become a covered dependent of another NYSHIP enrollee.

Enroll in Medicare if eligible.

After your retirement, **you and your covered dependents must enroll in Medicare when eligible**. Otherwise, your overall health coverage will be reduced or your NYSHIP coverage will be canceled.

For more about Medicare-related requirements, reimbursements and coverage changes in retirement, see *Medicare and NYSHIP*.