

BENEFITS RETIREE E-NEWSLETTER

Medicare Advantage Plan Opportunity

If you are currently receiving your health insurance through Highmark Blue Cross Blue Shield of WNY **and** enrolled in Medicare Parts A & B you have the option to change to **Passport**, the District's Medicare Advantage Plan through Independent Health.

A Medicare Advantage Plan is an "all in one" alternative to original Medicare. These "bundled" plans include Parts A, B, and D. The plans usually have lower out-of-pocket costs than original Medicare. Medicare Advantage Plans have fixed networks of doctors and hospitals.

The **Passport** plan includes reimbursements of \$500 per calendar year for dental procedures and \$300 per calendar year for vision-wear.

Free enrollment in **SilverSneakers** is an added benefit which includes membership to local gyms, on-demand videos, classes designed for seniors and more.

Want to learn more about **Passport**? Call Mary O'Shei (716) 998-8172.



Retiree health insurance payments are **NO LONGER ACCEPTED** at Buffalo City Hall. Payments sent to #806 City Hall will delay the processing of your payment and may impact your health insurance coverage.

Payments must be mailed directly to: City of Buffalo – BPS, P.O. Box 10695, Albany, N.Y. 12201-5695.

If you utilize an online payment system through your bank or credit union, be sure you have updated the payment address as reflected above.

Remember... a payment "coupon" does not need to be included with your payment, just note the name of the retiree in the memo section of your check or money order.

dr+ on demand

Get Care 24/7. Retirees enrolled in a commercial plan through Highmark Blue Cross Blue Shield WNY (Plans A, B, C, or D) are eligible to participate in Telemedicine with Doctor on Demand.

Telemedicine visits are the same cost as in-person visits to your Primary Care Physician or Specialist, but from the comfort of your own home, or while traveling, and scheduled at a convenient time for you.

You can visit a medical professional for non-emergent medical issues associated with Cold & Flu, Skin Conditions, Mental Health, Preventative Health, Headaches, Everyday Care and Allergies.

Learn more and register your account today by visiting www.doctorondemand.com. Be sure to have your insurance and Medicare (if applicable) cards available to enroll.

For support, call their Customer Service Team at (800) 997-6196

Changing Marital Status? What You Need to Do

Have you recently married, divorced, or lost a spouse? A change in marital status will prompt a change to your retiree health insurance.

- If you marry (or re-marry) **and you retired with a family plan** you have 30 days from the date of marriage to complete and return a retiree change form along with a copy of your marriage certificate to the Benefits Office. Your spouse can be added to your health insurance effective the date of your marriage. Your spouse **must** be enrolled in Medicare Parts A and B if they are Medicare eligible. A pro-rated billing notice will be sent to you for any change in premium.
 - If you fail to provide the proper documentation you will be able to request a change to your plan during open enrollment.
 - You are unable to add a spouse to your coverage if you retired with a single plan.
- If you divorce, your former spouse becomes ineligible for District health insurance **on the date of your divorce**. It is your responsibility to notify the Benefits Office and complete and return a retiree change form along with a copy of your filed divorce decree within 30 days of the date of your divorce. Under no circumstances is the District liable to provide coverage for your former spouse. COBRA will be available to your former spouse as an option for continuing insurance if they are not enrolled in Medicare.
- When your spouse passes you must notify the Benefits Office as soon as possible.
 - If the surviving spouse is a retiree of the District a change form will be completed by Benefits staff to remove your spouse from your health insurance coverage.
 - If the decedent is the retiree of the District, the spouse (and dependents, if applicable) will lose health insurance coverage effective the last day of the month in which the spouse passes. COBRA will be available as an option for continuing insurance if the surviving spouse is not enrolled in Medicare.

You will want to contact the NYS Teacher's Retirement System (800) 348-7298 or the NYS Retirement System (866) 805-0990 to update your beneficiary in any of these situations.

NOTE: The Buffalo City School District **does not provide life insurance to any retiree.**

Time to Recharge

The effects of the pandemic are beginning to dissipate and the snowflakes have finally stopped. Let *Spring 2022* be a time to commit to becoming the **BEST SELF** you can be.

Here are 5 ways to begin:

1. Realize it's not too late for anything
2. Recognize that the best version of yourself should be your vision, not anybody else's
3. Don't sweat the details
4. Be present in every moment
5. Love yourself



DID YOU KNOW...

answers to many of your questions can be found by visiting www.buffaloschools.org/benefits and your questions and change of address can be emailed to benefits@buffaloschools.org